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ABSTRACT

To survey displaced homemaker services in New Jersey, questionnaires were mailed to 1,200 agencies. The questionnaire, which requested agency descriptions of organization, general services provided, and educational services available, netted a return response rate of 67%. Of the 685 who returned complete questionnaires, 345 (50%) said it did not apply to their agency. Survey results are organized around 19 agency categories, and data are presented with regard to number and rate of response, type of agency funding, characteristics of staff, services provided, types and number of clients served, and commitment to displaced homemakers. In general, many types of services seem available, but few are directed specifically toward serving displaced homemakers. Many agencies are not aware of who a displaced homemaker is or that her needs differ from those of other clients. Most lacking are services related to getting the displaced homemaker through her crisis period. Coordination of services was not apparent. Suggestions are made pertaining to the development of increased numbers of employment, career development, and counseling services for displaced homemakers. (MEK)

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RUTGERS
THE STATE UNIVERSITY OF NEW JERSEY

AN ASSESSMENT OF PROGRAMS, SERVICES, AND AGENCIES WHICH ADDRESS THE EMPLOYMENT NEEDS OF THE DISPLACED HOMEMAKER

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U.S. DEPARTMENT OF HEALTH,
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Chapter I

INTRODUCTION

Context of the Problem

A mandate to provide education for displaced homemakers has been included in the Education Amendments of 1976. Public Law 94-482, Title II - Vocational Education, Section 104.621 (c) indicates that a state should use funds under its basic plan to "provide vocational education for . . . persons who had solely been homemakers but who now, because of dissolution of marriage, must seek employment." To carry out this law, Section 104.187 (b) "set forth a program to assess and meet needs of persons described in Section 120 (b) (1) (L) which shall provide for (i) special courses for such persons in learning how to seek employment, and (ii) placement services for such graduates of vocational education programs and courses." Also set forth are criteria which have been developed for coordinating manpower training programs conducted by prime sponsors established under the Comprehensive Employment and Training Act of 1973 with vocational education programs assisted under this act. Displaced homemakers are either persons who have been dependent upon a spouse's income and who have lost that financial support because of divorce, disablement, or death of the spouse, or a displaced homemaker may be a parent who is no longer eligible for federal welfare assistance because his/her children are past the eligibility age limitation.

In New Jersey, several projects within the State Department of Education, other state and local governmental agencies, higher education, or business and industry, etc., may be providing similar services for displaced homemakers under local, state and federal legislative mandates. If new programs and services are developed without building upon or supplementing these existing ones, confusion and overlap of services may result. An accurate assessment of existing displaced homemaker programs and services is needed. This assessment data must be used when decisions are made regarding the allocation of future funds. A survey of existing offerings can provide this data; an analysis of this data can result in the recognition of areas where needs of displaced homemakers are not now being met.

Statement of the Problem

The purpose of this study was first to identify existing programs, services and activities for displaced homemakers throughout the state of New Jersey. Very few lists of agencies providing these services exist. Many types of human and material resources are needed to develop a comprehensive, all inclusive, list of agencies. Recognition of key words found in organizational names, locating persons directing services under the auspices of larger institutions and finding agencies that move or change frequently due to irregular funding create problems. The term displaced homemaker is rarely used since it is new and not familiar to many. In addition, the term displaced homemaker suggests to some people a point of reference reverting to displaced refugees; for others the definition of the term is illogical.

Agencies need to be examined in terms of their location. It may be that displaced homemakers in the urban industrial regions of our diverse State have more services available than the rural isolated homemakers.

On the other hand, perhaps due to emotional anguish and other reasons, the displaced homemaker is isolated regardless of her geographical location. Geographical groupings may reveal either overlap between existing services in specific areas, or lack of certain types of needed services.

It is assumed that many types of agencies are serving this client. These may be public or private; profit or non-profit; state, county or municipal; or commercial. The staff personnel at each site may be paid employees, volunteers, or a combination of these. A women's center that services displaced homemakers could, for example, be a single entity, a unit within a larger agency or be one of several branch or outreach units located away from the parent agency. Funding sources for these agencies will vary. If services are to be ongoing, then funding must be secure. Any survey of such agencies will measure only those now in operation, and due to funding sources, the total group may change often, even though the need for services continues. One purpose of the study is to identify those agencies serving genuine needs in a concrete manner.

Another purpose of this study was to identify the types of services, programs and activities provided for displaced homemakers. The needs of these persons are many. It would seem that agencies must provide clients with emotional support and "coping skills" as well as job-related vocational skill training and employment services. All of these services, although necessary for most, may not be available through one agency or even within a geographically convenient location. Perhaps agencies need to become more aware of other services available to their clients and increase their referral services. Offerings and programs can take a variety of forms from on-going scheduled classes to "hot line" client demand services. An analysis of types of offerings and use of these services will help to match supply and demand and result in suggestions for effective use of further funds.

Within the realm of vocational education, it has always been important to include: 1) advisory committees composed of persons related to the specific vocation, learner/client, or educational network, 2) job training based upon existing proven needs for workers, 3) well qualified faculty conducting training focusing upon currently needed competencies, 4) placement and follow-up of graduates and 5) on-going program evaluation. In a similar manner, these agencies should be meeting the requirements of their clients. A problem exists when clients are not really located, helped, or served. It is essential that administrators actively recruit displaced homemakers and make them aware of services offered. Programs must meet displaced homemaker needs; these needs must be identified. Program effectiveness must coordinate with those of other agencies within a common area. This study will elicit information regarding recruitment, need identification, program planning, evaluation, and long range planning from administrators. Future funding must be directed toward well organized programs.

Research methodology should be used by those serving displaced homemakers to: for example, 1) determine which recruitment methods are most effective, 2) choose needed content, most desired format and methods of providing offerings, and 3) evaluate results. Are current displaced homemaker service agencies doing research? Do they recognize its importance? This study will help to identify research areas requiring attention.

In conclusion, an overview of programs, services and activities provided for displaced homemakers in New Jersey is needed. Related data can be used by key personnel in the Division of Vocational Education and Career Preparation for developing and implementing a unified/coordinated program of action to meet the needs of displaced homemakers. This study has researched the existence/status of programs, activities and services providing crisis/emotional support, vocational guidance and counseling, career planning, skilled training, etc. for displaced homemakers. It has elicited some information about the displaced homemaker-client, and garnered some information concerning recognized displaced homemaker needs, and on going research from program/agency administrators. Conclusions have been drawn concerning future coordinated efforts.

Review of Relevant Literature

The Displaced Homemaker: A Description

A displaced homemaker is an individual who has experienced a sudden personal and economic dislocation from the home where she/he has usually been doing unpaid labor and depending upon the income of another family member for support. This dislocation is usually the result of separation, divorce, death, disablement of spouse or departure of the children from the home. Most of these persons are women between the ages of 34-64 years who have not been gainfully employed for a number of years.

A fact sheet developed by the Displaced Homemakers Advisory Council and Department of Human Resources in Georgia indicates that there has been a forty-six percent increase in the number of households headed by women in the last decade. Between 1950 and 1973 there was a forty-one percent increase in the number of widows and a one hundred sixty-six percent increase in the number of divorced women in the United States. The number of displaced homemakers grows. According to Neglected Women, a report by the National Advisory Council on Women's Educational Programs, since 1968 the number of households headed by women has grown ten times faster than the number of traditional two-adult families.

Specific Needs of Displaced Homemakers

Social and Psychological

Most humans become comfortable with their customary lifestyle, and when the pattern is upset, they become frustrated and unable to solve problems by usual means. Displaced homemakers often face several crises or problems at one time. These may include: abandonment, loss of income, vocational failure, aging, social isolation from friends and community, and a change of duties and habits. Bagby (1979) indicates that these crises result in a cumulative effect intensifying feelings of desperation and confusion.

Brooks (1976) describes six adjustment processes that displaced homemakers often experience indicating that these may cause them to seek educational help or counseling. Described are:

> "The emotional process is the shift from hurt and pain at the death of a relationship and loss of familiar duties and habits to a feeling of being worthwhile, independent and capable.
>
> The legal process is the shift from being uninformed, uninvolved, and confused about legal matters to questioning and probing the law and taking active responsibility for one's legal affairs.
>
> The economic process is the shift from being dependent on a breadwinner's income, credit and financial planning to establishing independent financial and vocational skills.
>
> The parental process is the shift from being overly responsible and protective to supporting children's existing ties with other adults, building new support systems for one's children and fostering self-reliance.
>
> The social process is the shift from dependency on the status and relationships of husband and children to building independently a circle of one's own friends and social supports.
>
> The psychic process is the shift from fear, despair, and loneliness to hope, purpose, confidence, and a sense of security."[1]

---

[1] Bagby, B. "Displaced Homemakers in Midst of Crisis", Journal of Home Economics, 71:2, p. 25, Summer 1979.

These changes are not easy for displaced homemakers, and along the way, feelings of guilt, depression, fear, loneliness, lack of self-esteem, panic, despair and social isolation may occur. Self-confidence needs to be rebuilt, often through mutual support provided by other displaced homemakers or by counseling. A new lifestyle will not evolve until a satisfactory social and psychological adjustment has been achieved.

Economic

Economically the displaced homemaker is frequently deprived. There is a lack of knowledge concerning survivor benefits from spouse's pension, insurance covering remaining home mortgage, or general management of finances. Government benefits may not be forthcoming because she does not fit into the eligibility categories. Children may be too old for her to receive welfare; social security benefits do not apply since she divorced the wage earner; performance of unpaid labor in the home made her ineligible for unemployment compensation; she is too young to receive old age benefits. Most displaced homemakers are indeed without available funds and have no earned credit ratings of their own.

In many homes the wage earner has handled the finances and made all the monetary decisions. The displaced homemaker is not experienced with, or aware of, the monthly bills such as mortgage payments, utility charges, insurance premiums, etc. In addition, compounding the situation, are legal problems, survivor claims, and being singularly responsible for the care and maintenance of all belongings with no one to turn to for help. Financial management and coping skills are needed.

Some displaced homemakers may have been provided for by well-meaning mates. Over a period of time inflation, illness, or unforeseen circumstances can make this person destitute. Many divorced homemakers have received either limited support or none at all. Bodeen (1978) cites the poll taken in relation to the International Women's Year Commission indicating that 86 percent of divorced women are not awarded alimony, and of the 14 percent who are, only half collect regularly. Of the 47 percent of all divorced mothers who are awarded child support, only 21 percent collect it on a regular basis. For these persons, what was once a somewhat adequate monetary provision, is now an insufficient or non-existent amount.

Sommers and Shields (1979) focusing upon the economic plight of aging homemakers, indicate that of all women over 65 years of age, 62 percent no longer have spouses. More than 50 percent of these single women live at or below the poverty level. The economic plight of these women has become fixed with little opportunity provided for escape.

Occupational

Job related problems of displaced homemakers are compiled into a comprehensive list in the bulletin, "Wisconsin's Displaced Homemaker". Employers are often reluctant to hire older workers in jobs which have fringe benefits such as retirement, disability, sick leave, etc. In addition, employers may prefer younger workers. Few entry level jobs are available which will provide a reasonable standard of living, and there are few training programs for older women. For those with many family responsibilities, it is difficult to find jobs with flexible hours or shared and part-time jobs. The lack of recent paid work experience, credentials, and marketable skills all provide further complications.

Any person attempting to enter the labor force needs certain resources in order to be successful. Most displaced homemakers lack marketable skills and job readiness. There are no monetary resources to fall back on while seeking work. Often this person is geographically isolated and unable to drive or without a car. It may be difficult to obtain job advertisements, due to lack of newspapers, or to follow-up on them due to lack of transportation or telephone.

The Neglected Women report (1977) indicates that programs do exist that assist displaced homemakers. On-site or outreach programs sponsored by educational institutions and community agencies can reeducate and retrain these women. These programs do, however, have some difficulties. Displaced homemakers are often unaware of the offerings or unaware that the programs could meet their specific needs. Many agencies that could serve these clients have no recruitment plan for displaced homemakers and no plans for serving their special needs. Tuition and other fees may be prohibitive even if assistance is available. A survey of such New Jersey agencies will help to determine whether clients are reached and attracted by these potentially helpful opportunities.

The Displaced Homemaker Movement

The plight of those classified as displaced homemakers is not new nor has it changed appreciably over the years, but the recognition of this problem is new as is the resulting legislation directed toward meeting the needs of such individuals. A newsletter (Update) published by the Alliance for Displaced Homemakers in June 1978 traces the history of this movement.

The term, "displaced homemaker", was coined in 1975 by Tish Sommers, a California divorced, displaced homemaker. With Laurie Shields, a widow, she helped to found, during the same year, the Alliance for Displaced Homemakers, a national group seeking the passage of supportive legislation. A California bill signed during September of that year resulted in the first displaced homemaker center in the United States.

During 1976 and 1977 a cross-country campaign was in progress to alert legislators and others about the displaced homemaker issue. In 1976, Maryland and Florida enacted bills; by 1977, twenty-eight states had filed displaced homemaker bills and sixteen had enacted them. In Washington, D.C. two subcommittees held hearings -- those on equal opportunities and on employment, poverty and migratory labor.

In January of 1977, a bill (HR 28) which had been drafted to help older homemakers in their difficult adjustment period after divorce or widowhood (Burke, 1979) was introduced into the House of Representatives. Resulting testimony developed awareness to the needs of this group and indicated that many necessary services must be provided. Due to pressures of time, this bill was amended into the Comprehensive Employment and Training Act (CETA), Title III. The emphasis was on middle-aged and older women since younger women can be helped through other programs. Eventually the CETA reauthorization bill was passed becoming P.L. 95-524. Job training and counseling and placement services were provided for older displaced homemakers. The CETA law is administered by the Department of Labor with only 5 million dollars being directed to displaced homemakers under Title III.

A national training conference on displaced homemakers was held in October 1978 in Baltimore. Over 450 participants attended, including displaced homemakers, service providers, program developers, and agency representatives. An important result of this conference was the establishment of the Displaced Homemakers Network of displaced homemakers, current and prospective service providers, supportive individuals and organizations. Along with a national group, 10 regional organizations were created, each with a regional contact person and advisory group. A New Jersey resident, Florence Leon of Hackensack, directs the Region II office. Another outcome of the conference was the spearheading of a movement to increase displaced homemaker involvement in the Network. The Network publishes a newsletter, Network News, assists those seeking funding, works with other pertinent national organizations, and closely monitors related legislation. An address is found in the reference section of this report.

Recognition of the plight of displaced homemakers has been made through other legislative documents and by other related groups.

Available funding has been increasing as has the involvement of related professional and service groups. Vocational education funds are available in every state to assist displaced homemakers; in some states adult education monies are also being used for these purposes. During fiscal 1979, demonstration projects under the Domestic Volunteer Service Act will be funded with priority consideration going to projects emphasizing the needs of displaced spouses.

A nationwide survey of displaced homemaker centers, programs, and projects in now underway. Professional organizations such as the American Home Economics Association, National Coalition on Women and Poverty, American Jewish Congress, and the National Council on Aging are focusing publications and programs upon this topic. Clearly, the displaced homemaker movement is active and growing as is the need for help for these clients.

Specific Legislation Focusing Upon Displaced Homemakers

The 95th Congress passed the CETA reauthorization which: 1) identifies the displaced homemaker as a person who faces particular labor market disadvantages, 2) requires that special emphasis be given in filling public service jobs funded under Titles II and VI of the Act to eligible displaced homemakers and, 3) authorizes the funding of national demonstration programs under Title III, Section 301 (b), to provide displaced homemakers with employment opportunities, appropriate training and other services (CETA Information Sheet, Network News, March 1979).

Under a January 19, 1978 draft of CETA regulations, a displaced homemaker has been defined as one who: 1) has not worked in the labor force for a substantial number of years, but who has, during those years, worked in the home providing unpaid services for family members; and 2) has been dependent on public assistance or the income of another family member, but is no longer supported by that income, or is receiving public assistance on account of dependent children, especially where such assistance will soon be terminated, and 3) is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment. Priority regarding services will be given to homemakers most in need of services due to age, education, training, household support organizations and employability.

CETA Title III funds will be used to fund a national displaced homemaker program (section 301 (b) of CETA). A total of $3.25 million will be allocated to regions on a formula basis for funding proposals for displaced homemakers during fiscal year 1980. Priority will be given to those who allocate Title II or IV funds to support displaced homemaker programs and activities, and to those who coordinate their funding arrangements with other funding sources that are continuous (not grant dependent). At least one million dollars of the Title III funds will be used to feed national demonstration programs to test and document the efficacy of various approaches in meeting displaced homemaker needs. Types of training and supportive services for displaced homemakers include: outreach and information services, educational information services, personal and peer counseling, job training and development, job search and placement services, job readiness services, job counseling, and on-the-job training.

Vocational education funds are available in each state for displaced homemaker assistance. The Education Amendemnts of 1976 mandated that these funds be earmarked for displaced homemakers. Monies were available for the last and current fiscal years; entire programs and centers are being funded. In some states joint-sponsored programs are in existence (Vocational Education and CETA funds or educational institutions and Vocational Education funded displaced homemaker programs). Funding of programs from this source involves fewer specific limitations than does funding from other sources.

Other sources of Federal funds available for meeting the needs of displaced homemakers have been listed in the March 1979 Network News, the newsletter of the Displaced Homemakers Network. Through ACTION, the national volunteer agency, guidelines have been published for applications for funds to be used in fiscal year 1979. Funds are available under the

Domestic Volunteer Services Act. Description of targeted groups indicates that priority consideration will be given to projects emphasizing the needs of displaced spouses and victims of family violence among others. These projects must: relate to poverty, enable all types of persons to perform volunteer service, test or demonstrate new or improved methods of volunteer service delivery, encourage wider volunteer participation and identify segments of the poverty community which could benefit from volunteer efforts.

In some cases monies earmarked for adult education have been used to fund displaced homemaker projects. Another source of funds could be the Fund for the Improvement of Post-Secondary Education under the Department of Health, Education, and Welfare. The focus in this case is developing better strategies for educating adults.

Many states have passed displaced homemaker related legislation and/or have other programs which can help this client. In New Jersey, for example, the Women's Employment Program co-sponsored by the New Jersey Department of Civil Service, Division of Equal Employment Opportunity (EEO) and Affirmative Action and the Department of Labor and Industry, Division of Employment Services in cooperation with the Department of Community Affairs, Division of Women and Department of Labor and Industry, Division of Vocational Rehabilitation, can help women find employment opportunities. Local employment service offices have women's specialists; copies of resumes of women seeking jobs are kept by State Employment Service offices and the Division of EEO, and an employment officer is available at the Department of Civil Service.

Another state-supported program focusing upon the displaced homemaker in New Jersey is the New Jersey Division of Women located in the New Jersey Department of Community Affairs. This division coordinates existing programs and services, disseminates information and does referrals through the Women's Information and Referral Service (Together, Inc.), a twenty-four hour tollfree hotline in Glassboro. Recently, the agency has assisted in gaining the passage of the "Displaced Homemakers Act" which authorizes the Division to identify existing programs and offer technical assistance to organizations to expand services. As of the writing of this report the Act, Assembly No. 1674, has passed both houses of the Legislature and awaits the Governor's signature.*

State legislation has provided funds in some 21 states (Bodeen, 1978). In most cases these funds are used to support centers which may provide for divorce counseling, the development of self-assessment and life planning skills, and/or workshops on money management, skills assessment, assertiveness training and job hunting. Some centers help to develop innovative jobs based on homemaking or life-experience skills or arrange for job training.

In many ways, public funds are being used to meet the needs of displaced homemakers. This survey will help those in New Jersey to examine how displaced homemaker services are being funded here. What public funds are being used? Are these temporary funding sources, or can permanent programs rely upon continued funding?

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*On Tuesday, July 3, 1979 Governor Brendan Byrne signed the Displaced Homemaker Act before an audience which included the bill's sponsors, Displaced Homemaker Task Force Board Chairpersons and members, and one of this report's researchers.

Vocational Education Serving Displaced Homemakers

Bodeen (1978) reports on the use of vocational education funds in several states to help displaced homemakers. Most of the programs described are less than one year old. In California eight projects were being funded by the California Department of Education and California community colleges. Services range from provision of occupational training and supportive services for the low income, hard to reach person, to special workshops on problems faced by women in trade apprenticeships. In Florida, the staff of a junior college home economics department has used a workshop approach to reach displaced homemakers, focusing upon topics related to building family strength and continuing education for women. Participants in these workshops, which were held at five sites, were encouraged to take credit courses related to home management, life adjustment and developing employment skills. In Kentucky, a center for women in transition began in 1978. Clients receive counseling, become acquainted with services available to them, and participate in general education, vocational training, or adult homemaking classes. A pilot center in Louisiana begins by having a counselor help the client assess his/her needs and resources. An individual plan of action is prepared which may lead to immediate employment, social agency assistance, vocational training or workshop training related to seeking employment.

Professionals in New York state have taken training to 70 urban and rural locations seeking to develop the skills and self-confidence of displaced homemakers during adult classes in which all types of homemakers participate. Community groups and agencies are involved as specific services are located for participants. Another program, in the Buffalo region, combines vocational education funds and labor department services in recruitment, guidance and consumer homemaking and occupational training for displaced homemakers. Provision is made for the dual role of wage earner and homemaker.

Recognizing that any educational delivery system must respond to the unique needs of its clients, Ohio vocational educators have funded six pilot programs which have as a prime goal, determining the most effective way existing systems can meet displaced homemaker needs. State vocational funds are matched by local participant funds. Each program has local adult training and combines efforts with other community agencies. Initially the needs of each client are assessed and then, based on this assessment, an individual career plan is prepared. Components of this plan may include the use of self-help modules in raising self-esteem, decision making, legal rights, etc., as well as the areas of job exploration, job seeking skills, vocational training, volunteer work experience and job placement. Evaluative data are an integral part of the overall plan for developing a really effective program.

In New Jersey, the Displaced Homemaker Center at Middlesex County College has received State vocational funds to identify displaced homemakers in Middlesex County and to assess their needs. Counseling and training will then be provided to help these clients cope and become self-supporting. The project explained in this report, also funded by the New Jersey Division of Vocational Education and Career Preparation, unlike the Middlesex County one, seeks to determine which agencies are now providing services for these clients and hopes to suggest ways of coordinating existing programs and increasing overall effectiveness.

Vocational educators are in a unique position related to meeting specific needs of displaced homemakers. Several authors have indicated different ways in which the subject matter of the discipline of home economics and the multiple offerings in home economics curricula can be appropriate in serving these clients. Bagby (1979) relates to the constant changes found in life for all individuals and states that women who are homemakers often live as though their lives will always be the same. She indicates that home economists can help instill a sense of life's progression and flux in young women and, through continuing education, they can influence women who have reached critical points in their lives. Life planning workshops could provide individuals with: evaluation skills, opportunities to explore career pattern options, the ability to consider the effects of life events and adjustment processes, and help them design individual life plans. Educational programs aimed at building strengths into family lifestyles could be developed. Such strengths relate to adaptability to change, family closeness with both unity and interdependence, developing coping skills, and experiencing shared family decision making.

Williams, Harris and Harrison (1979) recognize that "home economists are professionals well suited to help displaced homemakers solve their problems (p. 30)." Among the areas in which they feel that home economists are well equipped to provide leadership and services are the following:

teach job acquisition skills,
teach financial and resource management,
locate child care facilities,
develop preventative education programs,
plan personal development seminars, and
provide psychological support when needed.

Certainly home economists are aware of the total needs of families and are well able to relate each specific subject matter aspect (parenting, child development, family relationships, foods and nutrition, and economic resource management) of this discipline to the specific needs of the single-member or multi-membered displaced homemaker family. The aspects of feeding a family or oneself nutritionally on a very limited budget, recognizing and effectively coping with the adjustment of each family member to change, and managing the family's economic resources efficiently are all within a home economist's scope.

As vocational educators, home economists develop learner competencies related to homemaking as a vocation in the home, and to occupational wage earning in home economics related areas. The need for job training and the development of job seeking skills by displaced homemakers is paramount. Home economists fill a dual role, for the displaced homemaker still has a life and family unit (in many cases) to manage using changed resources, and a need for job training. Vocational training in home economics occupations related to, for example, food service, child care, housing and home furnishings, etc. can be useful, for these jobs are readily available.

Other vocational educators need to reach out and recruit displaced homemakers. Focus must be made upon the specific needs of older adults as well as those relating to older women who have not been gainfully employed. Existing vocational training services in business occupations, distributive occupations and others may need modifications. Job development and placement services and advisory councils, parts of any now existing program, must focus on displaced homemaker needs.

The literature related to this topic is new and changing daily.

Program funding is beginning; pilot programs and demonstration projects are being carefully evaluated; legislation is changing. Consequently, this review is neither all inclusive nor complete. It is intended to raise questions regarding how New Jersey programs are: meeting specific client needs, using available funds, testing unique approaches and planning for their future role in this national movement. A basis for comparison has been laid.

Objectives of the Study

The primary purpose of this study was to provide an overview of programs, services and activities which meet displaced homemaker needs in the State of New Jersey. Data were obtained concerning each of the following aspects of these existing programs: 1) location, 2) type of agency/organization, 3) funding sources, 4) staff characteristics, 5) services provided as related to client personal, employment and skill training needs, 6) type and characteristics of educational offerings, 7) client characteristics, and 8) general aspects related to displaced homemaker commitment by agencies/organizations.

Examination of the data fulfilled the secondary purposes of determining which types of agencies recognized the plight of displaced homemakers and served them, and where their sources of funding came from.

Regrouping of data by geographical area allowed investigators to determine what areas had either an insufficient number of services, or an overabundance of them.

Finally, based upon the findings of this survey, the last objective was fulfilled. It addressed the formulation of recommendations related to the development/implementation of a unified coordinated program of action for meeting the needs of displaced homemakers and allowing them to redevelop feelings of self-worth and become self-supporting.

Definition of Terms

Displaced Homemaker

The definition chosen for the displaced homemaker parallels that found in Federal vocational education legislation. It appears as follows in the second paragraph of the letter accompanying the questionnaire (Appendix A).

> 'The displaced homemaker is a person who throughout adult life has maintained a home and has been dependent on a spouse for financial support. Displacement occurs when, as a result of divorce, disability, or the spouse's death, the person must become self-supporting. The person is often without job skills and generally not eligible for federal or state welfare assistance, unemployment benefits or Social Security benefits. Because the displaced homemaker ranges in age from 40 to 62 years and lacks marketable skills, entering the world of work is a challenge."

Types of Agencies Contacted

Agencies were grouped or categorized according to descriptors as explained in Chapter II. Each category developed by the researchers is described here. Included also is some relevant information regarding the cross referencing of agencies which fit into more than one category.

Adult Education

Two hundred and sixty-two adult high school principals and adult community or continuing education directors received questionnaires. The addressees were listed in Community Adult Education in New Jersey, compiled and produced by Public Service Electric and Gas Company in cooperation with the Bureau of Adult Continuing, Community Education, Division of Field Services, New Jersey Department of Education. These adult education sources may provide one or more of the following programs: general adult classes, adult basic education (ABE), high school equivalency diploma (GED), adult vocational-technical, adult learning centers, evening school for foreign-born, special programs, and CLEP. Included in this category also are the State-level offices of Education and Adult Education, the Adult Education College Resource Centers, the Educational Improvement Centers (EIC's), and 4 related educational institutions/agencies. Vocational-technical schools listed in the named source have been placed in a separate category.

Services for Aging

The State of New Jersey, Department of Community Affairs, Division on Aging provided a master list of the county offices on aging; other agencies serving the aged surfaced through acronyms found in the state telephone directories. The county agencies coordinate programs for older residents and provide information, referral, and resources. The administration of Federal funds, funds from all other sources and for evaluation and advocacy programs is also a function of county offices.

New Jersey Comprehensive Employment and Training Act (CETA)

While CETA's title would indicate its placement in the Employment and Training category, its special services require individual treatment. CETA, a Federally-funded program, provides job training, employment opportunities, and related services to residents having specific qualifications: underemployed or unemployed, and residents of the county served by CETA. CETA personnel interview clients, refer them to training programs or OJT (on-job training) in the business community and/or Job Development, a unit which offers placement services. The Public Service Employment unit places enrollees in jobs which lead to regular, meaningful employment in county, municipal, state, and non-profit agencies; CETA pays wages and fringe benefits. Training is contracted for by CETA with agencies or institutions which can provide educational programs leading to or including on-the-job experience and/or employment.

Two-Year Community Colleges

The two-year community colleges functioning in 16 of New Jersey's 21 counties are defined here. One community college (Union), in addition to the traditional components, includes a technical institute within its organizational structure. This group of educational institutions serve the residents in the counties where they are located and offer non-skilled, skilled, technical and non-credit, credit and college-level courses. Associate degrees are tendered in a wide variety of disciplines. The ancillary services at many of these institutions are of as much interest to this report as the educational services. Units or divisions within the community colleges such as women's centers, career, guidance and vocational counseling, community and adult education, community services and other such activities conceivably may provide services to displaced homemakers.

Four-Year Colleges and Universities

The colleges and universities category includes all public and private four-year educational institutions and two universities listed by the New Jersey Department of Higher Education. Questionnaires were sent to 81 groups or persons in the 37 colleges and universities. In addition to the typical educational curricula, there are programs/offerings within many of these institutions which could be of potential interest to this survey such as continuing or community education, women's studies or centers, and outreach or career counseling/placement services. These same types of services/programs have been placed in separate categories for this survey except here where such services/programs housed and/or supported specifically by colleges and universities will be reported in the colleges and universities category with a cross-reference to the other applicable category(ies). This is particularly evident with women's centers on college campuses; non-college/university women's centers appear in the Agencies Helping Women.

Division of Youth and Family Services

DYFS, the Division of Youth and Family Services, New Jersey Department of Human Services, through its 21 county offices focuses principally on child welfare and investigates cases of child abuse and neglect. It also provides supportive social services for WIN in cooperation with the New Jersey Employment Service and information and referral services to any resident. In 8 counties, DYFS supports battered women shelters for women (and their children) whose roles have changed because of domestic violence. Other services include family, job, and personal counseling, homemaker services, assistance to expectant parents, day care and adoption services, foster family care, and related aspects. Neither financial assistance nor food stamps are provided.

General Community Services

This group comprises agencies which are principally non-profit, serving individuals, families, or the community. They may be part of a larger county or state network of similar agencies. The agencies have been sub-grouped according to descriptors appearing in each agency's name: family, guidance, counseling, community action program (CAP), human or social services, centers (multi-service, neighborhood, etc.), visiting homemakers, volunteers, and miscellaneous. There is an overlap of the kinds of services offered between sub-groups; it was important to retain a specific descriptor group for ease of service identification. (Example: counseling may be provided by several other sub-groups but cannot be assumed if not in the sub-group's title.)

Employment and Training

The agencies offering opportunities for employment or training for jobs include public non-profit and 5 profit groups. Each of these provides, in one way or another, programs or counseling for employment, vocational/occupational rehabilitation or work incentive programs. The latter, WIN (Work Incentive Programs), assists persons in AFDC (Aid to Families with Dependent Children) programs to obtain jobs. AFDC clients are required to register with WIN.

The State of New Jersey Employment Service offices funded by the New Jersey and U.S. Departments of Labor and Industry are an employment service for all New Jersey residents.

Extension Home Economics

The New Jersey Cooperative Extension Service is a statewide network of professionals who provide information on a variety of subjects. The administrative offices are located at Cook College, Rutgers University. At this level there are Extension home economists who are specialists in the subject matter areas of home economics. In each of the 21 New Jersey counties there is at least one home economist who serves the educational needs of county residents. This home economist develops programs and provides information on foods, nutrition and health, human development and interpersonal relationships, family resource management, leadership development, and apparel and housing. The prime objective of Extension is to help people improve their lives, homes, and communities.

Hotlines

This group of referral and information and/or crisis counseling agencies primarily comprises a list of New Jersey hotlines contributed by Together, Inc. The Division of Women and other groups sponsor this statewide tollfree hotline, a central collection agency for hotline data. Some of the agencies on the Together list are in other categories of this report; their services are multi-faceted, not limited to hotlines (ex., a county office on aging, a family social service unit, etc.). The remaining hotlines were found in state telephone directories using this report's descriptors.

Legal Agencies

Agencies which might meet the legal needs of the displaced homemaker were sampled to assess their potential as well as present activity.

County non-profit legal services, the Organization of Women for Legal Awareness (OWLA) and the Women's Rights Section of the New Jersey Bar Association constitute the group. Identifying legal services for women or, for that matter, anyone was difficult; the New Jersey Bar Association appears not to have a readily accessible central office.

Mental Health Centers

The mental health centers are public, non-profit, or private groups which serve the emotional or more serious psychiatric needs of individuals through counseling, support groups, and individual therapy. Rutgers Community Mental Health Centers and its community outreach/focus teams are included here; a variety of workshops are offered in addition to the traditional mental health center services. Several private practice centers were contacted. County mental health associations and hospital clinics are included in this category.

Miscellaneous

This category includes two groups related by virtue of their interests in women and consumers. The first group consists of members of the New Jersey Task Force for Displaced Homemakers. These individuals, in general, are affiliated with social service agencies throughout the state. While they may not have responded to the survey questionnaire as an individual, they, or someone in their agency, may have done so. The second group is composed of consumer education specialists and a representative of the Office of Equal Access, Division of Vocational Education.

Religious Groups

The agencies in this category were selected princiaplly because one of the descriptors appeared in the organizations' names as community center, family, or women. Not all religious-affiliated groups were canvassed; rather, a small sample of several major religious groups' state offices and a few local offices were contacted to assess their general services with regard to how these would now, and in the future, serve displaced homemakers. The YWCA, YMCA, AND YWHA are in a separate category; they are publicly viewed as non-sectarian and do provide services to all persons regardless of religious beliefs.

United Way

The United Way is a non-profit, statewide fund raising organization with offices in most New Jersey counties. Each office solicits money contributions from citizens and businesses within its jurisdiction. The resulting funds are divided and allocated to county social service agencies. In Camden County, for example, 45 agencies are partially supported by United Way funds. The allocation to each agency is used for operational costs. Examples of the United Way agencies include, but are not limited to: local chapters of American Red Cross, day care centers, community centers, local YWCA/YMCA, youth and battered women shelters, and family counseling agencies.

A division of United Way is the Volunteer Action Council (VAC), as in Somerset and Bergen counties. This agency recruits and refers volunteers to county non-profit social agencies, both United Way and non-United Way agencies.

Vocational Technical Schools

The 21 counties of New Jersey each have a county vocational technical school system. In some counties there may be only one vocational technical school; in others there may be one or more additional schools. These schools provide vocational technical education for 11th and 12th grade high school students, and post-secondary vocational technical training for adults. There are adult evening continuing education programs, employed adult apprenticeship programs, and high school diploma programs for adults. The training facilities are designed to provide adults with new skills and/or upgrading in existing skills in vocational-industrial areas.

Welfare and Health

Agencies grouped together in this category are generally municipal welfare offices which provide financial and other assistance to clients. In some instances, a welfare agency is separate from the municipal health department; in others, welfare and health are combined as one department.

Agencies Helping Women

The descriptors employed in the search for agencies helping women provided many such groups; however, some of these agencies operate within other organizations and were not always visible as single entities. The Displaced Homemaker Task Force lists of agencies, individual persons, the researchers knowledge of units within community social service agencies, and agency names (specifically for women's services) suggested by questionnaire respondents produced the balance of this category. The women's services provided by the YWCA, several of the community and four-year colleges, and others hidden within larger organizations have been assigned to the category which identifies the larger organization.

YWCA and the YM/YWHA

The Young Women's Christian Association (YWCA) is a non-profit community agency primarily dedicated to serving the educational, cultural, and recreational needs of women and minorities. It serves peoples of all ages, children, families, senior citizens, women (married or single), and, most recently, displaced homemakers. As a community social service agency, the YWCA receives funding from other agencies such as the United Way, county, state, and federal grants, and participant's fees.

The Young Men's/Young Women's Hebrew Association is also a non-profit social service agency supported by participant fees and personal contributions from the Jewish community. Its services are similar in focus to those of the YWCA.

Geographical Distribution of Agencies

A list of agencies serving in each New Jersey county was developed from the questionnaires returned by respondents who indicated that they served displaced homemakers. It does not include those contacted who did not return their questionnaires or those who indicated that they provided no services.

Significance of the Study

It is anticipated that the findings of this study will answer some of the questions that vocational education administrators have concerning what services and educational opportunities are being provided for displaced homemakers in New Jersey and what institutions/agencies are providing them. Also looked for are some of the specific aspects of these programs in terms of their present funding sources and the number and type of clients served.

Since evaluation and research should be integral components of any vocational education training program and, in fact, of any service-oriented offering to determine if objectives are being met, this aspect is being examined. It is hoped that the findings will reveal which agencies are providing a needed displaced homemaker service that is being fully utilized, and that the findings will also indicate where additional funding is needed in order to sustain present services and/or to add other components.

These research findings should also help those who regulate the allocation of vocational funding to recognize geographically weak areas where services do not presently exist, but a need is present. In other geographical areas, state based administrators may be able to direct the combining of duplicate services and suggest the addition of needed offerings.

Vocational education in terms of preparation for wage earning is needed by most displaced homemakers. Data gathered here will help administrators to determine if existing vocational programs are serving these clients, and if administrators recognize their existence and needs. The results may stimulate the development of educational materials and programs focusing upon developing an awareness, on the part of vocational educators, of the displaced homemaker's plight.

Available vocational education funds should be used to coordinate and supplement present efforts, presenting an integrated carefully developed statewide effort. These data can become the basis for developing such a plan.

Summary

The context of the displaced homemaker issue has been developed and supported with a review of relevant literature. A need for identifying existing New Jersey agencies and institutions which attempt to serve these clients has been established. Specific research objectives related to providing an overview of programs, services, and activities for displaced homemakers in New Jersey and developing a set of recommendations related to the development of a unified coordinated program of action have been set forth. The significance of this survey as a research tool producing results which may lead to statewide program development, funding allocations, and further evaluation has been described in Chapter I. Specific methodology for achieving these objectives are forthcoming in Chapter II.

Chapter II

METHODS

The Subjects

Since meeting the objectives of this study involved identifying and contacting all types of agencies and organizations in New Jersey which service displaced homemakers, and no single list of these organizations is available, the researchers had to rely upon several methods to locate them.

Initially, two lists were obtained from the Displaced Homemaker Task Force organized by the Division on Women. One list contained names of individuals, and the other one listed agencies that had already been identified. These lists were reliable and current, but contained only a small number of the total possible number of organizations.

Researchers then sought information from state agencies and departments where master lists of local divisions or establishments existed. For example, State mailing lists were used for vocational technical schools, community adult education programs, cooperative extension programs, and secondary schools. In some cases master state lists for non-governmental groups such as religious groups and YWCA's were also obtained.

Many subjects were identified by carefully combing all the telephone books for all areas of New Jersey. In the white pages, information was obtained under the headings related to the State of New Jersey, specific counties and, in large measure, individual communities. In the yellow pages, the social services and agencies section was culled.

Different or unusual names were located such as, for example, FOCUS, AWN, AND WHY. In an effort to locate all types of organizations, a list of descriptors was developed. Included were: human, community, family, social services, center, women, crisis, hotline, guidance, counseling, mental health, welfare, multi-service, homemaker, special services, employment, legal, widow and widowed. In some cases agencies were called to determine the nature of their services. Some did not relate such as, for example, a multi-service center did car repairs, and a women's center was an OB-GYN clinic! Telephone books also provided information relative to professional association lists.

Both researchers are active in a variety of professional organizations which provide services to individuals and families. Colleagues and professional contacts provided some ideas and agency names. One researcher is a member of the Middlesex County College Displaced Homemaker Center Advisory Committee, and this group was a source of names.

In some cases, local divisions of statewide groups furnished information about the larger body. A decision regarding whether to contact other divisions or not could be made from this conversation, and if contacts were to be made, in many cases, address lists were forthcoming.

Other sources of names included: returned questionnaires (a question related to this), articles in professional and non-professional literature and newspapers, the National Displaced Homemaker Network publications, and Together Hotlines sponsored by several groups, one of which is the Division on Women.

A few observations relative to the gathering of names need to be made in conclusion. Every group in each category was not always included. For example, the goals and objectives of all New Jersey employment agency offices were not identical; some followed state determined goals and others did not. Some groups were not as cooperative as other groups, and they did not respond well. For example, the New Jersey Bar Association did not return telephone calls. Only a few hospitals in the State were reached although some are sponsoring lost-a-spouse programs and others related to this problem. In all, over 100 phone calls were made in the process of obtaining the 1,273 subjects (agencies/organizations) contacted.

The total number of agencies contacted by category of type of agency as described in the definition of terms can be seen by examining Table I, which is on the following page.

TABLE I

TOTAL NUMBER OF AGENCIES CONTACTED BY CATEGORY

Type of Agency (N = 19)	Total N Contacted
Adult Education	274
Aging, Services for	29
CETA	31
Colleges - Two-Year	49
Colleges - Four-Year and Universities	81
Division of Youth and Family Services	28
General Community Services	
Family Service Agencies	35
Guidance Centers	5
Counseling Services	19
Human Services	10
Visiting Homemaker Services	8
Volunteer Agencies	2
Community Action Programs	22
Community Centers	35
Miscellaneous	69
Employment and Training	52
Home Economics Extension	26
Hotlines	48
Legal Services	15
Mental Health Services	52
Miscellaneous Services	21
Religious Agencies	47
United Way/VAC	12
Vocational-Technical Education	59
Welfare and Health	141
Women, Agencies Serving	78
YWCA/HA	25
Total Categories of Agencies - 19	
Total Contacts All Categories	1,273

The Instrument

Questions on the questionnaire (Appendix A) were developed after analyzing important factors relating to the needs of displaced homemakers, examining existing sources of funding, and considering all types of agencies which might be providing services to meet these needs. Information was obtained from both professional and lay literature, persons now involved in serving these clients, published lists of agencies and individuals related to the displaced homemaker movement in New Jersey, and interested vocational educators.

Each major area of the questionnaire contained questions which provided information needed for fulfilling study objectives. For example, general information about the organization/agency was sought regarding the factors which would help classify this agency by overall category. Information included: type of organization/agency, geographic area, sources of funding and characteristics of staff.

Agency directors were queried regarding the services they provided, considering general services, employment services, job-related skill training, and educational offerings related to specific concerns. These categories included those areas garnered from the literature as being of concern to displaced homemakers. General services, for the most part included services related to the immediate crisis concerns of those coping with a new lifestyle. Included here were counseling, therapy, and assistance with medical, financial, legal, and child care difficulties. Employment services were related to vocational guidance, the use of existing abilities in the job search, and preparing oneself for the overall steps involved in locating employment. Specific job-related skill training questions were pertinent for agencies who did indeed provide courses for displaced homemakers which developed job skills or who referred their clients to such programs. Lastly, directors of programs where there were educational offerings, but not those related to specific job skill development, were asked to indicate the nature of these offerings as to content and form. For all services, an effort was made to determine with what regularity they were provided. Did displaced homemakers find these programs when they demanded them, or were they offered only if funding was available?

Another area of the questionnaire was directed toward describing the characteristics of the typical client served by the agency. Definitions of displaced homemakers vary in the literature and in existing legislation. In particular, the age range varies. Some document cases which support offering services only to women who are over 35 as their job re-entry problems are greater. Others indicate that younger homemakers have equally severe problems due to child support and care. This question asked respondents to address not only the age range of clients, but also family status, sex, socio-economic group, education, employment needs and other specific needs.

The final area of the questionnaire was designed to provide data relative to certain aspects of the program's overall commitment to displaced homemakers. For example, was program effectiveness evaluated and was research involved or were there specific plans for the future, or did the program use printed resources?

In order to assist the project investigators locate all services in

New Jersey, each respondent was asked to list those that he/she was aware of.

This initial questionnaire was reviewed by the project staff, some of their professional colleagues at the Home Economics Department, Douglass College, and the director of the Home Economics and Consumer Education Department of the Division of Vocational Education and Career Preparation, New Jersey State Department of Education. It was pre-tested by first, explaining its purpose during a telephone conversation, and then sending it to three directors of local programs of different types Each director filled it out, and was then interviewed regarding her responses and questionnaire clarity and completeness. Changes were made before final printing.

Questionnaires (Appendix A) were printed using a single sheet format which folded into four pages. The cover letter was found on page one. It described not only the purpose of the survey, but also contained information relative to Public Law 94-482, which mandated that vocational education be extended to displaced homemakers, and a definition of the term displaced homemaker. Each mailing also included an addressed, stamped return envelope.

Procedures

The six-month time period covered in the funding period for this study limited the methods chosen for certain aspects of the procedures and necessitated that researchers adhere to a tight schedule. Two months were spent in identifying agencies and institutions and in developing the instrument. While it was being first tested, and then printed, addressees envelopes were prepared. By the end of March 1979 (the third month), almost all of the first mailing was completed. During April and May follow-up contacts were made, and data were coded and analyzed in May and June. At the time of final report writing in June, some respondents were still returning questionnaires.

Each agency/institution received an initial questionnaire and, if it was not returned, an identical follow-up questionnaire and a return envelope were sent approximately two weeks later. In addition, in agencies in some categories, specifically those where the director was known as, for example, Extension Home Economics, a third contact, by telephone, was made. A few agencies who requested it, received a third copy of the questionnaire. In a few cases the researchers made on-site visits.

Twelve hundred and seventy-three questionnaires were initially mailed; 781 agencies were contacted in a second mailing; 54 agencies received a total of 75 telephone calls; 4 on-site visits were made. From these contacts, 814 questionnaires were returned by respondents, and 53 were returned for incorrect address by the post office. Of the 814 returns, 129 could not be identified because the respondents did not insert their name/address on the questionnaire. All of these 129 respondents did not have displaced homemaker programs. Considering that 1,220 questionnaires had a chance to reach the subjects, the rate of return was 67 percent. Of the 685 who returned complete questionnaires, 345 (50 percent) said it did not apply to their agency.

Several problems, mostly related to the use of a large, all-inclusive mailing list, need to be mentioned. Some agencies received several questionnaires, and although one was returned, the other contacts to that agency could have been categoriezed as no responses. Several reasons account for this duplication. The agency may have been listed under several different names or descriptors in the telephone book and, therefore, many questionnaires were sent. In some cases, the organization name appeared on several mailings lists in different agency categories. A mental health center, for example, might also be on a family/community center list. Individuals whose names appeared on the Displaced Homemaker Task Force, formed by the Division of Women, were also affiliated with one or more agencies. They completed only one questionnaire for self or the agency. A single agency may have received two questionnaires sent to different addresses since, for some reason, researchers had located more than one address. Only one questionnaire was returned. Occasionally a questionnaire was passed on to another agency which may or may not have responded. The first questionnaire was actually a response where it did not apply, but it had to be counted by researchers as a no response since it was neither returned nor were researchers informed that it was passed on. Each division, within a larger institution or agency, which was considered a potential source of information, received a questionnaire.

In some cases, all of these questionnaires ended up at one division and, since only one was returned, the others were considered no responses. For example, at a college or university, divisions such as community affairs, continuing education, career counseling and women's center could all receive questionnaires due to the descriptors used. These errors might have lowered the response rate, but they helped researchers locate more potential displaced homemaker services.

A few questionnaires which were returned were either not accurate or were incomplete. One hundred and twenty-nine persons responded indicating that their agency did not service displaced homemakers, but they failed to fill in the blank where the agency name and address should have been recorded; therefore, these responses could not be matched with the initial mailing list and became no responses. A few of these respondents may have again returned the second mailing questionnaire and researchers added a "second request" notation to this instrument in order to prevent this problem from recurring. Some respondents indicated that this survey did not apply in their case, but then went on to answer questions in a manner that indicated otherwise. They did not recognize their displaced homemaker services. In these cases, researchers coded responses as applicable.

Data Analysis

All data were coded by the project staff. Questionnaires were separated by category of agency and master tally sheets were developed for each category. Unfortunately, the time framework and budget for this funding period did not allow time nor money for keypunching or computer analysis. Further analysis and insights could be obtained if computer assistance was used.

Data were analyzed with respect to type or category of agency and with respect to geographical (county) distribution of services. Frequency counts were made and percentage comparisons are discussed relative to each questionnaire category. Due to the time shortage and the lack of computer usage, statistical analyses were not undertaken.

Delimitations

The following restrictions are recognized as being pertinent for this survey.

The usual limitations encountered when a questionnaire method of collecting data is used might have occurred. These include: subjects misinterpreting questions, reliance upon individual judgment and the giving of answers deemed desirable, but not always correct. Those who chose to return questionnaires may be unlike those who chose not to return them and, therefore, the viewpoints of non-respondents are not included.

No single mailing list is available for these institutions/agencies, and therefore some may have been missed by the searching methods chosen. In most cases, when an address was obtained, the director's name was unknown. Even though a questionnaire was sent to the agency, it may not have reached the appropriate person. During the funding period researchers met agency administrators, at related professional meetings, who claimed that they had not received questionnaires although the researchers were certain that they were sent. Similarly, in a few cases, the initial and follow-up questionnaires were each returned being completed by two different individuals. In some cases these responses did not agree indicating that respondents may not always provide accurate information.

Only New Jersey institutions/agencies were surveyed. This state is part of a thriving metropolitan area, and displaced homemakers may be using services available in neighboring states.

Almost all agencies served female displaced homemakers. Literature indicates that a few males fall into this category, and their needs may be just as great although somewhat different in nature. These are not apparent from survey results.

Many of the non-educational agencies and groups providing much needed services are operating on very limited budgets. They move frequently and lack sufficient secretarial services. Others have ceased to function. Their questionnaires may have been lost or returned by the post office.

Finally, a major limitation in fully utilizing the data obtained has been the lack of computerized data analysis. With additional time and funding, many other relationships could have been examined.

Summary

Agencies and institutions in New Jersey which may provide services to displaced homemakers were identified and surveyed regarding the nature of these services. A mailed questionnaire was developed including areas relevant to the type of organization, general services provided, and educational aspects available. These were classified as general education that was oriented toward seeking employment, and specific skill training for job placement. Respondents were also questioned with respect to commitment toward fulfilling needs of displaced homemakers including both client identification and evaluation of program usefulness.

The project was completed during a six-month funding period. All project objectives were achieved mainly by analyzing questionnaire results and developing recommendations and conclusions based on these data.

Delimitations of this study were recognized.

Chapter III

RESULTS AND DISCUSSION

Agencies and Organizations

In order to determine which types of agencies/organizations are providing services and/or educational offerings for New Jersey displaced homemakers, questionnaires were first separated into category by type of agency. Agency types were described in Chapter I under the definition of terms. Results from each of these categories will be presented separately. Table II, found on the following page, provides distribution details of responses and programs within each category.

TABLE II

DISTRIBUTION OF RESPONSES AND PROGRAMS BY AGENCY CATEGORY

Agency Category	Total Sent	Total Returns	Percent of Returns	Number With Services	Percent With Services	Number Without Services	Percent Without Services
Adult Education	274	181	66	65	36	116	64
Aging, Services for[a]	29	23	79	11(1)	48	11	48
CETA	31	18	58	13	72	5	28
Colleges - Two-Year[b]	49	22	45	15(4)	94	1(2)	6
Colleges - Four-Year & Universities	81	51	63	25	49	26	51
Division of Youth & Family Services	28	20	71	8	40	12	60
General Community Services[c]	205	88	43	43	49	45	51
Employment and Training	52	27	52	17	63	10	37
Home Economics Extension	26	26	100	20	77	6	23
Hotlines	48	20	42	12	60	8	40
Legal Services	15	7	47	3	43	4	57
Mental Health Centers	52	29	56	17	59	12	41
Miscellaneous	21	3	14	2	67	1	33
Religious Groups	47	20	43	9	45	11	55
United Way	12	6	50	3	50	3	50
Vocational-Technical Education	59	25	42	13	52	12	48
Welfare and Health	141	68	48	30	44	38	56
Women, Agencies Helping	78	33	42	18	55	15	45
YWCA/HA	25	18	72	11	61	7	39
Totals	1,273	685		340		345	

[a] One response, in parentheses, from State-level, supplied addresses only and represents 4 percent of total responses.

[b] Six responses, in parentheses, represent more than one response from several individual colleges, although all 16 (100 percent) are represented in returns.

[c] Distribution within this category will be found in Appendix B.

Adult Education

Using addresses listed in Community Adult Education in New Jersey, 274 adult high school principals and adult community or continuing education directors were contacted. It was believed that these educational institutions included such programs as: general education classes, adult basic education, high school equivalency, adult vocational-technical, adult learning centers, evening school for the foreign born, special programs and college level evaluation programs. Included also were the State Offices of Education and Adult Education, the Adult Education College Resource Centers, the Educational Improvement Centers (EIC's), and 4 other related educational institutions/agencies. Vocational-technical schools were placed in a separate category.

Of the 274 questionnaires sent, 181 were returned (66 percent) with 65 (36 percent) of these returns indicating that they provided services for displaced homemakers and 116 (64 percent) of those returned indicating that the questionnaire did not apply in their particular situation. Examination of literature supplied by some respondents who indicated that the questionnaire did not apply in their case disclosed that services were provided which would be suitable for displaced homemakers; directors did not recognize this.

The majority of programs were public and non-profit, receiving funding from a variety of sources and charging participants a fee. Sources of funding included: CETA (Federal Grants and County Support), Division of Vocational Education and Career Preparation (New Jersey State Department of Education), Adult Vocational Education, Adult Basic Education, High School Equivalency, Title VI and L8:A 50-12, U.S.

Department of Labor and Industry, municipal government, local boards of education, and Bureau of Adult, Continuing, Community Education (New Jersey State Department of Education), and county government.

Qualifications required of staff members varied depending upon the courses taught and other responsibilities. Certain courses required New Jersey-certified teachers; other courses require persons knowledgeable in the field; some require only a bachelor's degree. Often the areas listed as requiring certification were: English, mathematics, business and vocational education, and guidance counseling. It should be noted that certification is often not required in many home economics related areas which can help meet displaced homemaker needs. These areas include: nutrition, financial planning, consumer education, home/job management, parenting and personal development. In some cases those hired would not possess accurate knowledge if judged by subject matter specialists.

Most programs for adults served clients in their own geographical area or county. The majority notified potential students through brochures, newspaper publicity, and by word of mouth. Those offering Adult Basic Education, high school completion programs and English as a second language tended to also inform clients through other community agencies.

Most respondents indicated that the services provided were not designed to specifically serve displaced homemakers, but 26 of the 65 who returned questionnaires did indicate that their general services fulfilled the needs of these clients. Repeatedly, these agencies furnish individual counseling; a few added group counseling, and even fewer had support groups. Very few agencies deliver other general services; however, legal services were supplied by 5 respondents, help with financial problems by 4, child care by 1, and referral services by 2 respondents. Considering that most displaced homemakers are involved in a crisis situation which may need to be stabilized before an educational experience is meaningful, these agencies offer little of the assistance required in this situation.

Employment services are provided by approximately one-half of the adult programs that gave positive responses (65) and in most of these schools, most of the services listed were included. These were career planning (24), aptitude testing (13), job development (12), vocational guidance (22), resume writing (20), job interviews (17), selling past experiences (11), and finding a job (14). Considering the total number of adult programs contacted (274), the number of respondents who indicated that they provided any services (65) for displaced homemakers, and the genuine need of displaced homemakers for employment, these represent minimal sources of available assistance in seeking employment. The possibility exists that many displaced homemakers are involved in adult programs in New Jersey and are using these services; but directors do not recognize this. However, these persons by virtue of age, sex and past experience do differ from other adult learners and do require different emphasis in many such offerings. For example, training related to selling past experiences may involve selling skills gained in volunteer leadership roles, and selling different types of past education from other types of students. Adult educators serving displaced homemakers could emphasize these real-life past volunteer experiences rather than the more traditional examples.

The majority of those responding presented courses which develop job skills; those who do not offer such courses, refer their students to nearby training sites. Most of the courses listed develop secretarial skills, for example, bookkeeping, typing, shorthand, etc. Other offerings listed less frequently included: real estate, keypunching, auto mechanics, waitressing, nurse's aide preparation, practical nursing, printing, medical transcription, bookkeeping, etc. It was interesting to find that some respondents did not recognize which types of courses develop specific job skills and listed in this job skills category English as a second language, life skills, and household arts courses. Some respondents also did not feel that their job-skill training courses fulfill the needs of displaced homemakers. Even though many schools offered job training courses, only 8 indicated any job placement services.

Eighteen respondents refer clients to agencies that provide skill training. Referral centers listed were: vocational-technical schools, other adult schools, resource centers, community colleges, four-year colleges, CETA programs, local business persons, rehabilitation offices, business schools, WIN programs, high schools, and employment services. Numerous types of educational studies that pertain to specific concerns of displaced homemakers were disclosed by respondents, although a few offering the identical courses as others were unaware that these courses could touch displaced homemakers needs. Table III is a list of the frequency of these offerings as given by respondents who felt their programs applied.

TABLE III

FREQUENCY OF EDUCATIONAL OFFERINGS RELATED TO SPECIFIC CONCERNS PROVIDED IN ADULT EDUCATION PROGRAMS (N = 65)

Offering	Number	Percent of Total Responses
Financial Planning	24	37
Nutrition	17	26
Consumer Education	18	28
Home/Job Management	13	20
Parenting	19	29
Personal Development	23	35
Assertiveness Training	17	26
Marital Separation/Divorce	14	22
Preventive Health Care	15	23
Dealing With Death/Disability of Spouse	10	15

If planners consider that these respondents represent all adult programs in the State of New Jersey, and that they are the only directors who recognized that their offerings could meet displaced homemaker needs, then planners must realize that adult learning programs are not serving displaced homemakers as they should or could. Whereas other types of agencies do provide some of this information in a less formal non-classroom atmosphere, these adult education agencies recognize the specific educational needs of adults and can offer a setting to meet these needs by calling upon well-trained subject matter specialists.

Of the courses offered, most were presented in a normal 10-week semester with classes varying from 1-3 hours in length. A few agencies included workshops based upon client demand. Workshop length varied depending upon the topic. When available, counseling is individual in time and length.

Many directors of adult education programs indicated that they did not question their clients with regard to such facts as marital and family status, age and other personal characteristics. Others indicated that they could not describe the displaced homemakers served because their programs were not designed for these clients. For the 25 responses where clients are described, certain characteristics seem to predominate. The student is typically divorced, separated or widowed and in need of job skills, and self-confidence related to gaining employment. Whereas the socio-economic range was broad, lower to upper middle class, it included more persons of the lower socio-economic group than did other data categories examined by these researchers. Similarly, the formal education completed ranged from below eighth grade through college. A few programs attracted young adults, but most served middle-aged persons. Besides needing job skills, displaced homemakers needed psychological and psychiatric support, a feeling of self-worth, counseling, career planning, related help from social service agencies, and, for some, academic proficiency. It was difficult to assess how many clients were seen yearly from responses given since some respondents seemed to list all of their clients and percentages of the total who were men. Others who adhered to a displaced homemaker definition served from 80-400 per year with from 0-30 percent being male.

When questioned regarding other aspects of their displaced homemaker commitment, most adult educators/directors responded regarding aspects of their total program. Evaluation of program effectiveness included very few responses, and for those who did respond, responses were as expected, including: follow-ups, student questionnaires, self-evaluations, random interviews of students and employer feedback.

No research was described that related specifically to displaced homemakers. In fact, the only research described was a few methods for gaining input from potential adult learners. Future plans, again, rarely related to displaced homemaker programs, instead they included new courses or other aspects. A few specific ideas were: better publicity, attracting new sources of funding, career counseling, workshops and a meeting space for parents without partners, more complete employment assistance, and conducting a community needs assessment. One respondent indicated that programs needed to be coordinated under the jurisdiction of a county council for adult and continuing education where centralized training and services could be offered.

Some adult education directors were aware of services needed in New Jersey for displaced homemakers. Frequently mentioned were: counseling, support services, transportation, job training, child care, shelters, women's centers, and a need for a centralized location and registration for clients. Funding was frequently cited as a problem.

Finally, 12 agencies serving adults, but not as specific community education programs, were also contacted. Included were the area EIC Centers, 3 State education offices, the Occupational Research Development Resource Center, Consumer Education Center, and 3 miscellaneous organizations. Of these, 9 did not respond, 2 sent negative responses, 1 a positive response, but it has now closed. No further data were presented.

Overall observations related to the data collected from adult education directors need to be mentioned. These individuals recognize the special needs of adult learners and have had experience in meeting their needs in specific community-based learning centers. However, very few of these educators recognized that the needs of displaced homemakers might differ from those of other adults, and very few specifically provided for these persons. In-service training directed toward providing adult educators with information about displaced homemakers -- their characteristics and needs, numbers, sources of funding, types of learning activities, etc. seems warranted. It is also possible that some of those 93 programs found in the no return category are providing services. Representing 34 percent of the 274 questionnaires mailed, these agencies may contain valuable information. For example, researchers are aware of one county adult education program which has included displaced homemaker job readiness workshops. Unfortunately, this director did not return the survey instrument.

Services for Aging

Programs and services related to the aging are coordinated by the New Jersey State Division on Aging. County offices on aging serve as community extensions of the Division on Aging. They are responsible for coordinating programs on aging in their county and they become the central source for information and referral. An area aging plan is prepared and Federal funds are administered for county projects through this agency. Title III funded projects are monitored and evaluated and Title VII Nutrition Projects arranged.

Twenty-nine questionnaires were sent to programs serving the aged; of these, 23 were returned (79 percent); 11 indicated that they provided services for displaced homemakers and 11 indicated that they did not. One respondent, the Department of Community Affairs, State of New Jersey, Division on Aging, supplied needed information regarding local agencies.

Six respondents who indicated that displaced homemakers are among their clients are with county offices on aging, one directs a community center, and 2 emphasize outreach services. All receive public (Federal, State and/or local) funding. Two receive nominal participant fees for programs. Staff size ranged from 2 to 41 workers; most were semi-professional. In most agencies all of the staff were paid, but the outreach services called upon many volunteers. A variety of means were used to inform clients of services including newsletters, newspapers, canvassing, referrals, telephone, bulletin boards and public service announcements.

The general services provided reflect the needs of older Americans. Included by each respondent was individual or group counseling, with

2 providing psychological/psychiatric consultation and 3 indicating support groups. Eight out of 9 offered assistance with medical problems, financial problem solving, and legal services.

The aging served apparently require employment services, for either aptitude testing, job development, vocational guidance, or job interview preparation services were provided by a majority of the 6 respondents. It does not seem to be the role of these agencies to provide skill training, but they refer clients to agencies that do so. One-third offer job placement services.

Educational offerings related to specific concerns of displaced homemakers seem sporatic. Only 5 of the 9 who responded in the affirmative that they served displaced homemakers offered any educational programs. All 3 included nutrition education; 3 offered preventive health care; 3 dealt with death/disability of spouse; only 1 included consumer education. In all cases, except one, these offerings were available as clients demanded and were of short, single meeting duration. The community center offered a wider variety of services and educational offerings with greater frequency.

Descriptions of clients frequently included the terms widowed, low-income, need for part-time employment, age 60 or over, and educational attainment below eighth grade. In all cases displaced homemakers are not the only clients, and their needs are recognized as being similar to those of the other groups. Only one agency was evaluating its services for displaced homemakers or undertaking any related research. In this case, visiting nurse and homemaker services were being evaluated, and the research mentioned was based upon one individual's initiative.

Since so few respondents from programs for the aging (27 percent) indicated that they served displaced homemakers, and of these none had a specific program for these clients, one questions whether displaced homemakers who are senior citizens are indeed different from the others served by Aging offices in New Jersey. Many elderly persons have limited financial resources, health problems, few saleable skills, are widows or widowers or with a disabled spouse, and may have a bleak psychological outlook. Unlike younger displaced homemakers, they are not burdened with dependents, but they may have greater physical limitations, fewer opportunities to begin again and build up pension benefits, and greater transportation needs. Divorced aged women may need special services due to lack of income, pension rights and the psychological stigma connected to divorce by their generation. If needs of aged displaced homemakers are indeed different in New Jersey, and if they do exist, then most programs for the aging are not meeting these needs according to these data.

CETA

The Comprehensive Employment and Training Act (CETA) passed by Congress in 1973 was designed to help ease the national unemployment problem. Displaced homemakers are members of one of the target groups specifically designated to be served under CETA programs. This Federally funded program is locally administered. Thirty-one New Jersey CETA offices were contacted including the New Jersey Balance of State CETA, Department of Labor and Industry in Trenton. Eighteen units returned their survey forms (58 percent); 13 responses were positive indicating they served displaced homemakers and 5 were negative. In all but 2 cases these non-profit centers were funded by Federal CETA funds through the U.S. Department of Labor Employment and Training Administration. Two agencies added State funds and 1 added county funding to the CETA source. All staff members are paid with most being professionals holding bachelor degrees in psychology, education, personnel administration or the social sciences and having experience with employment counseling.

Many efforts are directed toward attracting to CETA, clients who are unemployed or underemployed. Advertisements are placed in newspapers, on television or radio, or on bulletin boards, pamphlets are distributed, other community-based organizations are contacted as are non-profit organizations and local employment services. Programs are required to use services and facilities available from federal, state and local agencies to the extent they are effective and can be coordinated.

The main purpose of CETA programs is to provide job training and employment opportunities for economically disadvantaged, unemployed or underemployed persons in order to increase their earned income, maximize their employment opportunities and to enhance self-sufficiency. All local agencies provided a full range of employment services from career planning to finding a job. In addition, general services to individual and/or group counseling were always included. Other general services were provided by some respondents: support groups (2), medical problem assistance (2), financial problem assistance (6), legal services (2), child care (6), transportation assistance (2) and referrals to other supportive services providing these aspects. CETA does, in fact, not simply offer help with financial problems, but does provide sources of salaried jobs for clients.

Agencies provide courses or refer clients to courses which develop job skills in a wide variety of subject matters. Included areas were: bookkeeping, medical technology, nurse's aide, beauty culture, computer technology, clerk typist, medical/legal secretary, casino gambling, bank teller, dental assistant, auto mechanics, building trades, carpentry/construction, child care assistant, commercial art, earth environmental occupations, electrical repair, air conditioning and refrigeration, food occupations, practical nursing, and upholstery. Agencies providing such training included local business schools, technical institutes, training schools, rehabilitation centers, community and 4-year colleges, learning centers, adult schools, high schools and specific jobs for on-the-job training.

A few CETA offices included educational offerings related to specific concerns of displaced homemakers. Of the 13 responses, the following numbers had offerings in these areas: assertiveness training (3), personal development (5), home/job management (3), parenting (2), marital separation/divorce (2), dealing with death/disability of spouse (2), financial planning (2), consumer education (2), preventive health care (1), and nutrition (1). These educational offerings were usually presented as workshops of varying lengths. Regularity of all services depended upon available funding, usually following an on-going, preset schedule.

CETA legislation has recently specifically defined the displaced homemaker as a target group. Only 3 agencies specified a percentage of their clients who were in this group. One center, with a specific women's counselor, indicated that 50 percent of its clients were displaced homemakers, another cited about 30 percent, and the last stated 5 percent. Most directors did not separate client data in this way, but gave broad general descriptions. Descriptors appearing most frequently were: middle income, 35 and older, separated/divorced/widowed, high school graduates, needing job skills and labor market orientation, transportation, child care, supportive services, medical care, and confidence building.

As directors described their displaced homemaker commitment, indications were that these services are just getting underway. Three cited beginning research usually directed toward determining how many displaced homemakers were in their county, what services they needed, and how to provide them. One mentioned the need for publicity concerning this problem and another additional funding to help solve it. In one case, a local women's resource list had been developed. Another director indicated that increased employment and training were being provided to this group, including career assessment, career counseling, job seeking skills and techniques, job development, and placement services.

These data seem to indicate that Federal legislation has provided some impetus for CETA agencies to specifically recognize displaced homemaker problems and provide for these. Very few New Jersey agencies are now doing so. Clients are not yet separated into such a categroy, but a few directors are beginning to identify them. Considering that 31 agencies were contacted and only 13 sent positive responses, and only 3 of these indicated a commitment to displaced homemaker clients, CETA groups are not yet adequately planning for specific displaced homemaker programs.

Two-Year Community Colleges

All 16 two-year colleges listed by the New Jersey Department of Higher Education were contacted. In many cases more than one person or division within a college was sent a questionnaire. Several areas could be providing services for women such as continuing or community education, women's centers, outreach programs, career counseling, or placement centers. Also receiving questionnaires were administrators who could direct questionnaires to a pertinent program which may have been unknown to the researchers. In some instances a women's center or program received several questionnaires from sources within the institution or external agencies. Because of these multiple contacts, the data are discussed not in terms of questionnaires sent, nor total responses (22) (45 percent), but in terms of services or absence of services at each community college.

Of the 16 public community colleges contacted, including the one technical institute which is a unit within one (Union), 16 returned questionnaires were received which represented each institution (100 percent). Fifteen (94 percent) had programs appropriate for displaced homemakers and one (Somerset) (6 percent) indicated that no such services existed. Respondents represented areas of their institutions such as: career information, community education, women's career information, community services, counseling, women's center, technical institute, human resources, career planning, adults in transition, and non-traditional students, and post-secondary clearing house. Services were generally provided without fees to clients and usually funding came from the college budget, but at times special grants were provided by the State Department of Education, Division of Vocational Education and Career Preparation, Adult Education, and U.S. Department of Health, Education, and Welfare. Recruitment procedures included college brochures, mailings to citizens, media presentations, personal and staff referrals, student information sources on campus, contacts with social service agencies and community groups, posters, and as members of the speakers bureau present information at speaking engagements. Many of the programs cited work closely with other community agencies and, in some cases, are joint bodies. For example, the Essex County College Division of Community Programs has implemented a comprehensive women's program in association with the Bridge Youth Development Center, Leaguers Educational and Cultural Center, and North Ward Educational and Cultural Center. Professionals serving at these centers were well educated, usually holding bachelor or master degrees in counseling or related areas. One program employed some peer advisors who completed an extensive training course.

General services provided by these centers or agencies included counseling at every institution in the form of either individual, group, or both. Other general services were very limited. Only one institution offered psychological/psychiatric consultation; 9 included support groups; 3 provide child care (limited by one to full-time students); 3 provide assistance with financial problems; 1 indicated assistance with medical problems and legal services. Five programs refer some or all of these general services to other divisions or agencies. In 2 cases, seminars covering some of these topics were mentioned. One respondent added consumer education to this listing. Considering the stress situations many displaced homemakers are in, few general services are included.

The respondents indicated that their programs focused upon the employment services aspect of the offerings listed. Most included the majority of employment services listed from career planning to finding a job. In addition, special courses are included by some programs which focus upon specific services for women. Mentioned were: career explorations for women, job hunt workshop, assertiveness training workshop, employability skills, job interview techniques, English in career contact, women's seminar, human potential seminar, focus on careers, decision making, and regularly scheduled topical programs related to women's needs. Some respondents referred clients to other areas in the college or the technical institute where courses are available. Approximately one-half of the agencies refer clients to other related training programs such as CETA, adult schools, YWCA programs and courses, vocational schools, and technical schools.

Most of the colleges have available some of the educational offerings related to specific concerns. Table IV indicates the frequency of these positive responses. These offerings varied considerably in manner of presentation. For some they are regularly scheduled college courses, others set single topic meetings of 1 - 2 hours in length, some mentioned all-day workshops or workshops including a few sessions, and others treat these topics on an individual basis. Other types of services mentioned by these divisions were included in an ongoing, preset schedule, or as clients demand and, in most cases, were dependent upon funding.

TABLE IV

FREQUENCY OF EDUCATIONAL OFFERINGS RELATED TO SPECIFIC CONCERNS PROVIDED IN TWO-YEAR COLLEGE PROGRAMS (N = 15)

Offering	Number	Percent of Total Responses
Financial Planning	5	33
Nutrition	7	47
Consumer Education	10	67
Home/Job Management	10	67
Parenting	6	40
Personal Development	9	60
Assertiveness Training	12	80
Marital Separation/Divorce	8	53
Preventive Health Care	5	33
Dealing with Death/Disability of Spouse	8	53

Clients were described in all but one case as being middle-aged and in transition. Most had earned a high school diploma and needed specific information about seeking employment and developing a career plus job and skills training. Other needs included group contact with persons like themselves, assertiveness training, self confidence, emotional support, reassurance, values clarification, developmental studies, and support. One respondent indicated that clients were particularly anxious to finish their job training and be able to get employment. For those who seemed to be describing their displaced homemakers, about 200 clients were seen yearly, and about 10 percent were male.

When questioned about evaluation of programs and related research, respondents generally indicated that neither was being done. Only 2 cited evaluation and, in both cases, this was through client follow-up and it was not specific nor formal. Future plans were generally non-commital, wishful, and not specific. Some indicated that numbers of displaced homemakers seemed to be growing, but that their programs had to serve all residents. Others indicated that programs changed to meet needs of clients. One person mentioned programs in her area which already met displaced homemaker needs. Two cited the need for funding before programs could be established. Many respondents indicated that they serve large groups of women, and that displaced homemaker needs are probably being met within these groups.

Even though many community colleges have women's centers or programs geared specifically to counseling women, only one offers a total commitment to displaced homemakers. The Women's Career Information Center at Middlesex Community College has expanded its focus and commitment to displaced homemakers. It has established a Displaced Homemakers Center with a grant from the Division of Vocational Education and Career Preparation, Home Economics and Consumer Education. Services provided include the following: peer contact and support, individualized counseling, resumé writing workshops, job search skills, interview techniques, interest testing, and job market information. No fee is charged and services are available to county residents.

In addition, the Women's Career Information Center completed, on June 30, 1979, a survey which identified Middlesex County displaced homemakers and assessed their needs. Other goals include job development, increasing county employers awareness of the mature women as a valuable labor source and to train displaced homemakers as peer advisors to staff the Displaced Homemaker Center.

Bergen County Community College, in cooperation with the Bergen

County Community Action Program and Florence Leon of the Volunteer Bureau (Hackensack), is presently designing a program for displaced homemakers.

Displaced Homemakers need to be emotionally stable, be aware, have transportation, be financially solvent, often need child care, and envision themselves as college students before they reach such a center. For some, the community college is a distant unattainable entity; they do not realize that they can function in this environment, be accepted, and achieve. Programs need to be visible to them before they will seek help. Eventually they can learn employment skills and hopefully become employed as a result of these total offerings, but they often need assistance in emotional, financial, medical, parenting, and legal aspects before reaching a community college career or continuing education center.

Four-Year Colleges and Universities

All public and private four-year colleges and universities listed by the New Jersey Department of Higher Education were contacted. Questionnaires were sent to 37 four-year colleges and universities. Within these, 81 contacts were made; 25 positive returns were received (49 percent). Contacts included the typical educational curricula at each institution plus programs or offerings which might be of possible interest such as continuing or community education, women's studies or centers, and outreach or career counseling centers. Also contacted were certain administrative persons who, because of their awareness of institutional divisions, could forward the instrument to the proper location. The 25 respondents with services represented 1 college academic department, 1 academic advisor, 1 admissions director, 4 community education departments, 5 educational and career counseling areas, and 9 women's centers. Twenty-one institutions were represented (57 percent of the total 37 contacted). Nine of these are private institutions. Each type of service mentioned will be grouped for reporting.

The 9 women's centers were usually funded by the institution itself; participant fees were charged in about one-third of the cases. Staffing varied from professional counselors, women's studies graduates, or persons holding degrees in related areas, to graduate students in psychology, to all volunteers. In some cases, experience working with women was necessary for employment. Publicity was widespread from newspapers, agency referrals and brochures, to personal contact and speeches.

Services focus upon the counseling area with all centers providing individual and group counseling and, for about one-third, support groups.

Child care was available in only two settings. One institution offers assistance with medical, financial, and legal problems; another refers individuals to other areas for help with such problems.

Six women's centers indicated that some aspects of employment services were available. These areas generally included career planning, vocational guidance, resumé writing, and job interview familiarization. Aspects added by two groups were self-development, assertiveness training, information on job opportunities in specific areas, and management leadership skills for women. Three centers referred clients to other agencies which provide skill training. Recorded were CETA, neighboring women's centers, community colleges and programs within the individual colleges.

Each women's center provides additional educational offerings which are generally given in a workshop (individual or series) format. All topics suggested were included at this frequency: financial planning (3), nutrition (2), consumer education (1), home/job management (3), parenting (2), personal development (5), assertiveness training (7), marital separation/divorce (4), preventive health care (4), and dealing with death/disability of spouse (2). Considering the genuine need of displaced homemakers for assistance in these and general services areas related to these topics, very few centers are filling these specific needs of that group.

Few respondents could accurately describe their clients or their displaced homemaker clients. Ages ranged from 20 - 50 years, with most in their mid-thirties. Many are single heads of households who are now in the lower or middle income bracket. They need skills for job re-entry, or upgrading plus counseling for building self-confidence and to provide direction. No specific estimates were provided for numbers of displaced homemakers using college services or enrolled.

Most of the colleges are not doing research or evaluation related to displaced homemakers. One respondent was active in related meetings and staff training concerning this issue and was compiling a referral file. Although some of the services mentioned meet displaced homemaker needs, a real commitment to this group was not found at these women's centers. One center, EVE, located at Kean College includes walk-in interviewing and guidance for women seeking further education plus many workshops on pertinent topics but, again, the focus is not displaced homemakers.

The response from an academic department (Home Economics) chairperson indicated that services provided were available to all students including mature students and displaced homemakers. This department includes subject matter encompassed in the educational offerings category, counseling and vocational guidance, as received by all learners. No specific displaced homemaker clients were described. Future plans mentioned applying for funding related to these students. It is important to note that home economists need information and training concerning these clients since the discipline of home economics includes nutrition, consumer education, parenting, personal development, home/job management, and many other aspects where displaced homemakers require professional assistance. Home economists can develop these classes and workshops and do focus upon the total family-interrelationships program. No other directors of home economics departments responded positively even though each provides the same services offered at this college's department.

Six responses were received from departments of continuing education or community education. Five persons indicated that their division received some support from private foundations or organizations and, in most cases, the college budget plus some participant fees were cited. Clients at two institutions are mainly students, but at the other four institutions recruitment procedures are designed to attract persons from the broad surrounding geographic area.

Services provided always included individual or group counseling with the addition of help with financial problems (2), child care (4), support groups (2), assistance with medical problems (2), and legal services (1). Five departments also added employment services, including usually one-half or more of those given. One respondent added values clarification, goal setting, decision making and career exploration. One state college offers a credit course, Introduction to Career Development, plus a five-session workshop which explores personal, educational, and career goals. All rely upon the college curricula for skill training and only one refers clients to agencies as CETA, community colleges, vocational schools, or adult programs.

Educational offerings related to specific concerns were included at 4 colleges. For two these seemed to be regularly scheduled college classes; for the other two they were 2 to 5-session workshops. All topics listed were included, but not at each college. Each college did offer one-half or more of the topics.

None of the counseling centers focused upon displaced homemakers, but they did serve mainly women between ages 25 to 50 who had high school diplomas. Four responses indicated a desire to add or evaluate service effectiveness to this group. One person stated that South Jersey needed a multi-agency support network system to facilitate referral and delivery of appropriate services. Greater emphasis was also needed concerning support network systems in the community, coordinating of programming, information sharing, and cross referral. Another respondent stressed the need for public relations to increase the awareness of displaced homemakers about services offered.

Four counselors, one academic advisor, and one admissions director returned questionnaires. The latter described a program at Upsala College, "Mornings at Upsala", which is directed toward adults seeking re-entry into paid employment. In addition to the usual counseling and preparing for employment services, this program provides the possibility of a four-year college degree, using work/life experience credits and involving a special re-entry program. These services are ongoing, but they do not include job placement nor job location services. Women using this service include displaced homemakers who need to build self-confidence and gain job skills.

Other respondents in this group represented colleges without specific programs focusing upon women, but in each case some displaced homemakers were served. Although these women are generally well-educated and represent middle and upper income groups, they require information on searching for a job and skill training or updating for immediate employment. A Bergen County respondent is developing a cable TV show to attract these persons; she indicated that this is a particularly difficult problem in that geographic area.

A variety of counseling and/or women's centers exist at the responding colleges. These generally serve women who have a high school diploma and foresee advanced education for themselves before employment. Services related to solving crises are few, and clients need to solve these problems before they reach the college center. Some emphasis is placed upon the needs and special qualifications of returning women such as providing credit for life experiences, career exploration services, etc.

Division of Youth and Family Services

The Division of Youth and Family Services (DYFS), New Jersey Department of Human Services focuses primarily upon child welfare and investigates cases of child neglect. In 8 of the 21 county offices are located battered women shelters for women and their children seeking help due to domestic violence. Supportive services are provided from WIN in cooperation with the New Jersey Employment Service. Also provided are services related to family, job and personal counseling, homemaker services, assistance to expectant parents, day care, adoption services, foster family care, and others.

Twenty-eight district offices were contacted; 20 directors returned their questionnaires (71 percent); 8 of these persons indicated that they had services (40 percent) for displaced homemakers. Many of those who indicated that the questionnaire does not apply stated that they serve children 18 years of age and under.

For most Division offices, funding is received from Federal (Title XX, Title IV-A, CETA), State (DCA, Division of Women, SLEPA), and county or occasionally local sources (where funds, goods, and services are matched). A few charge participant fees; generally these are calculated on a sliding scale. The State Division response indicates that professional, semi-professional and volunteer employees are nearly equal in numbers across the State. Professionals usually have earned bachelor degrees in related fields (social work, counseling, day care), and often have related experience. They are committed to the program's philosophy and have an understanding of the issue of abused women and counseling skills. Recruitment proceeds through speaking engagements, radio and newspapers, and by referral from hospitals, social service agencies and the courts.

In the main, services provided which relate to displaced homemakers are those found related to the battered women's shelters. Eight counties have these shelters including Atlantic, Bergen, Essex, Hudson, Hunterdon, Mercer, Monmouth and Middlesex. Services of these shelters are provided for women (and their children) whose roles have changed because of domestic violence. Only 4 of these counties returned questionnaires. General services are grouped around individual and group counseling, assistance with medical problems and child care. A few agencies added psychological/psychiatric consultation, support groups, legal services, and assistance with financial problems; others referred these and other problems to agencies able to provide such guidance.

Although employment services are usually not provided by DYFS divisions, they are handled by referral to other governmentally funded groups. Mentioned by respondents were CETA, New Jersey Employment Offices, Division of Vocational Rehabilitation, county vocational technical schools, community colleges, and WIN. One agency indicated that it provides supportive social services while the Employment Service provides job-related services.

About one-third of those responding indicated that their services included educational offerings related to specific concerns, and these were usually offered in an individual or group counseling manner. They often dealt with assertiveness training, marital separation/divorce, parenting and/or nutrition. The provision of many services was related to the availability of funding. Services either were there as clients demanded or were on-going following preset schedules.

Clients are usually separated or divorced and they may include persons younger than the Federal age guidelines for displaced homemakers because they must have children under age 18 to meet DYFS requirements. Usually their educational attainment is below high school and job skills are lacking. Specific needs relate to housing, money, child care, remedial skills, transportation, and immediate employment. In counties with shelters, clients are overwhelmingly women who have been forced to leave their homes due to violence.

Displaced homemakers are not treated as a separate group, but they are served by DYFS agencies in relation to their children. Very few directors recognized this group as being under their auspices. The questionnaire returned by the state coordinating office indicates that follow-up services for abused women will be included if an ACTION proposal is funded. Volunteers, once abused women themselves, will be used to provide supportive services for women and their families after they have left the shelter. Evaluation and research question responses related to evaluating services provided in shelters and collecting client opinions are being developed at the state level. Respondents recognized needs for additional services for this abused displaced homemaker group. Included were day care, after-school care, self-help groups, homemaker services for aged and disabled relatives of displaced homemakers, more emergency services and increased sensitivity on the part of social service, law enforcement, and legal service personnel.

Displaced homemakers who have children under age 18, who are battered wives and seek assistance from battered wives shelters are probably receiving help from DYFS agencies. This number is minimal when compared to total numbers of displaced homemakers. Help also is not available state-wide for these persons who are suffering in a most extreme crises state. In fact, the majority of DYFS division office directors did not visualize their services as being applicable.

General Community Services

The agencies in this group are principally non-profit organizations that serve individuals or families in the community. In some cases they are part of a larger county or state network of similar agencies. Sub-groupings have been formed according to descriptors in each agency's name: family, guidance, counseling, community action programs, human or social services, centers, visiting homemakers, volunteers, and miscellaneous.

Family Service Agencies

Thirty-five family service agencies were contacted; 13 (81 percent) respondents provide services for displaced homemakers; 3 (19 percent) do not; 18 agencies did not respond. All respondents indicate that they represent private, non-profit agencies, but several relied on public funding including funds from the Older American Act, Food Program, county freeholders, municipal funds, Title XX Child Abuse Program, community mental health and hospitals, State Law Enforcement Planning Agency, County Board of Drug Abuse, CETA, State Division on Women, HEW, SLEPA, and vocational education. These agencies are staffed essentially by paid professionals who hold bachelor or advanced degrees in social work, psychology, sociology, guidance and by some Ph.D. and M.D. persons. Services are provided chiefly for residents of the immediate area. Referrals come from service organizations and a variety of publicity sources are used.

Data indicate that these respondents focus their services upon counseling (individual and group) and, in one-half of the agencies, support groups, therapy groups, and/or psychiatric/psychological consultation is added. Three agencies helped with financial problems;

one supported a shelter; another included family counseling. A few refer clients with unspecified problems to other agencies.

Only 4 respondents included any employment services. These were sparse with not over 2 aspects checked for any one agency. No skill courses are offered, but 13 agencies refer clients to skill-training agencies. Included were CETA, county colleges, N.J. Division of Vocational Rehabilitation, occupational training centers, evening schools, women's resource center, WIN programs, and other women's centers.

A few agencies included either workshops, ongoing classes or individual counseling related to specific concerns of displaced homemakers. Mentioned were: financial planning (2), nutrition (2), consumer education (2), home/job management (3), parenting (6), personal development (5), assertiveness training (5), marital separation/divorce (6), preventive health care (1), and dealing with death/disability of spouse (4).

As described, clients often were representative of the displaced homemaker group. Formal education received ranged from two years of high school to advanced degrees, and social class from lower to upper middle depending upon the agency. Needs included vocational guidance, skill training or skill updating, transportation, supportive family services, problem solving, family management skills, and for some, language difficulties. These agencies represent different geographic and ethnic areas and serve a variety of clients. Many are divorced, separated or widowed.

None of the respondents mentioned specific evaluation or research directed at displaced homemaker services. Future plans for these persons were not concrete; they were included in the "serving all clients" group. Needs recognized and specified as being those of displaced homemakers were related to: child care, individual and family counseling, and therapy groups. Two directors indicated that local agencies need to work together and develop specific programs.

Unlike other groups surveyed, these agencies focus services upon family counseling. Many displaced homemakers are heads of families where children have the psychological and physical problems inherent to the situation. These services need to be provided jointly with those that provide the solutions to medical, financial, and legal problems plus preparation for entering the labor market. In addition, few respondents identified the number of displaced homemakers seen yearly; they are only one segment of the total picture.

Guidance Centers

Five guidance centers were contacted; 4 (80 percent) responses were received; 2 (50 percent) provided displaced homemaker services; 2 (50 percent) did not. One, a private center, was staffed by 2 professionals, and the other, a public center, employed 20 professionals. Each served local area residents who were attracted by referral from agencies, newspaper advertisements, speakers, and by word-of-mouth.

The private agency provides only counseling, psycholgical/ psychiatric consultation and support group assistance. A wider range of services is provided at the larger public agency including not only the same services of the first agency, but also assistance with medical and financial problems and employment services related to career planning, vocational guidance, aptitude testing, job development, and resumé writing. Specific skill training is not included or referred.

Counseling does include help with financial planning, parenting, personal development, assertiveness training, and dealing with separation or divorce.

Both agencies serve clients fitting the displaced homemaker description, but neither could cite a specific number. Clients were usually female, from lower socio-economic groups, middle-aged, and in need of formal education. Neither had a specific displaced homemaker program. The public agency respondent indicated a willingness to cooperate with other agencies. Responses would suggest that these directors could benefit from educational literature related to displaced homemakers and could provide clients who need other displaced homemaker services.

Counseling Services

Of the 19 counseling service agencies contacted, only 6 (32 percent) returned questionnaires. Of these, 4 (67 percent) provided services, and 2 (33 percent) did not. One respondent represented a municipal agency, and 3 represented private agencies; 3 received public funds, and 1 was supported by religious organizations. One responding agency was hospital-affiliated. Three request that participants pay for services provided. Clients come from broadly defined local areas. Clients are often referred to these centers by local clergy, schools or doctors, or by other agencies. Some media advertising is used as are newsletters and brochures.

Services of 3 agencies focus upon counseling and therapy including psychiatric/psychological help and therapy or support groups. One includes psychological testing. Only 2 agencies provide employment services including most of those listed on the questionnaire. One agency has a job preparation class. All refer clients to agencies providing skill training if this is needed.

Educational offerings related to specific concerns were provided by 3 agencies; 2 included classes or seminars and 1 did this teaching in counseling sessions. Aspects included related not only to family interrelationships and personal stability, but for 2 agencies, nutrition, consumer education, and home/job management were also included.

No specific displaced homemaker commitment was apparent although 2 agencies indicated typical clients who were middle-aged, divorced or separated females. Education concerning displaced homemaker specifics seems warranted for this service group.

Human Services

Contacted were 10 agencies having human services in their title. Of these, only 5 responded (50 percent), and only 1 respondent indicated that services could be provided for displaced homemakers. This respondent represented the Middlesex County Department of Human Services, a county department responsible for social services planning, contract administration, and program development and coordination. This agency provides no direct services to clients, but it does plan for provision of such services. Much useful information concerning county transportation services, legal services, child day care, and employment and training services was supplied by this person.

Visiting Homemaker Services

Eight Visiting Homemaker Services (VHS) groups were contacted with 8 (100 percent) responding. Five (63 percent) provide services useful to displaced homemakers, 3 (37 percent) do not. One of the 8 responses came from the Visiting Homemakers Association of New Jersey, Inc., which coordinates the 23 community homemaker - home health aide agencies. All are private, non-profit agencies receiving funds from the State, Title XX, county and municipal sources, participant (private patients) fees, United Way and some private contributions. The staffs are paid professionals, as Registered Nurses -- some having master degrees; semi-professionals and, in one case, added volunteers. The clients generally are from a specific county and are reached through newspapers and referrals from other social services agencies and hospitals.

General services provided include counseling (1) and referral to other social agencies (1). Vocational guidance and job interviews are the only employment services offered; these are provided when individuals approach VHS for employment.

The principal strength of VHS related to displaced homemaker needs is job training for specific employment as a homemaker - home health aide and employment. The training is provided in cooperation with the New Jersey State Department of Health. It is a 40-hour course which leads to State Department of Health certification as a visiting homemaker - home health aide. VHS thus employs and trains predominately women who then provide home health care to private patients. Two directors emphasized VHS's need for displaced homemakers -- the persons with experience as homemakers and often as health aides to sick persons in their families. This is an excellent opportunity for the displaced homemaker to build on acquired skills and be employed. If she needs other skill training, she is referred to other agencies such as nursing homes or hospitals and community colleges.

Included in educational offerings at one small service are nutrition, personal development, preventive health care, and dealing with death/ disability of a spouse. These are regularly scheduled 2-hour classes. The other respondents do not appear to offer these except perhaps at in-service monthly meetings, individual case conferences, or as part of certification training.

The typical client (displaced homemaker employed by VHS) is 30 - 87 years old, may have dependent children, high school or less educational record, needs flexible work schedules, fringe benefits such as social security and health insurance, and supportive counseling. No research or evaluation is being conducted by the respondents. One VHS interviewed 640 persons and employed 400 as homemaker - home health aides in a recent year.

VHS provides training, building on skills gained through homemaking experience, and employs those so trained -- an opportunity for the displaced homemaker!

Volunteer Agencies

Questionnaires were sent to 2 volunteer groups other than those discussed under United Way in this report. Of these 2, one responded by telephone only; the second did not respond, although it is listed by the Division on Women as having a battered women's shelter. The former respondent is Director of Volunteer Services at an area hospital. In this position, she seeks volunteer workers through newspapers, outreach at libraries, speeches to organizations, and through referrals. When volunteers commit their time and energy to this hospital service, the director then provides training, orientation to hospital and geriatrics, and an internship in a hospital department (food service, office work, patient service, etc.). Each volunteer receives counseling for personal development and growth, encouragement to build on experiences, association with people, and inspiration to move upward to paid employment in the hospital or elsewhere. This director is particularly interested in displaced homemakers as volunteers. She is dedicated to them and serves on the Middlesex County College Displaced Homemaker Advisory Board.

It is reasonable to assume that volunteer work is one concrete method of easing into the job world, thus providing the displaced homemaker with away-from-home commitment, self-confidence, and job skills.

Community Action Programs (CAP)

Twenty-two Community Action Programs were contacted: 6 (27 percent) responded; 4 (67 percent) view themselves as serving displaced homemakers as an unidentified/uncounted group within their total client population. Two (33 percent) do not have displaced homemaker clients according to their own evaluation of whom they serve. Three of the positive respondents describe themselves as private, non-profit human service corporations serving low-income families and persons; the fourth describes itself as a public referral agency for the community. This latter one received funding from the Community Services Administration (CSA) only; the others received funds from CSA plus funding from HEW, HUD, DOE, DYFS, county and municipal matching funds, the State Departments of Health, Community Affairs, Education and Human Resources, and United Way. The number of paid employees in these 3 varied from 2 to 250 (the latter serves 3 counties) with bachelor degree plus 60 credits or master degree in psychology. The referral only agency has 10 volunteer workers with high school or college education. Special employee qualifications for the 3 multi-service agencies include: orientation to and awareness of displaced homemakers and ability to meet their needs; general counseling skills; "licensed nutritionist". Clients are informed and recruited through outreach workers, newspapers, publicity in community centers and referrals.

General services provided include: counseling (3), therapy groups (1), assistance with medical problems (2), financial problems (3), legal services (2), and child care (2). Employment services include career planning (1), aptitude testing (1), job development (3), vocational guidance (3), resumé writing (1), job interviews (3), and finding a job (3). All refer clients to other institutions or agencies when job skill training is necessary; these are CETA, WIN, Civil Service Commission, N.J. Division of Vocational Rehabilitation, and Adult Learning Centers.

Educational offerings related to the specific concerns of displaced homemakers include financial planning (1), nutrition (4), consumer education (2), home/job management (3), parenting (1), and personal development (2). These take the form of workshops and single meetings from 1/2 to 2 hours duration as client demand dictates (3) and on a preset schedule (1).

The client profile has one common denominator, low income; otherwise there is a wide variation of characteristics. Displaced homemakers are recognized as a segment of the larger client group. The educational level ranges from 8.9 years to college degree. Special employment needs are jobs, update of skills, and new skills to replace obsolete skills.

None of these CAP agencies is doing research or evaluating displaced homemaker services. Future plans include area assessment of this problem, permanent funding, more and better child care, job sharing, and flextime by employers. Education, employment services, transportation, legal assistance, consistent financial support, and representation in Juvenile and Domestic Relations Court are seen as pressing needs for this client group.

CAP's appear to offer displaced homemakers in the lower income stratum many of the services they need except job skills training which can be attained through referral.

Community Centers

Thirty-five agencies whose name included the descriptor "center", or whose name indicated a centrally located service facility, as multi-service neighborhood house/center (12), were contacted. Of this group 7 (20 percent) responded; 1 (14 percent) had services which could be useful to displaced homemakers and 6 (86 percent) had no such services. The one positive respondent was a non-profit neighborhood service center. Its funds are received from the State Department of Community Affairs, a county Community Action Council, and the municipality. Four paid professionals with college degrees in counseling comprise the staff. Clients primarily come from the county of location and are reached through a newsletter, newspaper advertising and referrals.

Clients are offered individual counseling and employment services which include career planning, aptitude testing, job development, vocational guidance, and job finding assistance. Skill training needs are met through referral to CETA. Placement services are provided.

It would appear no educational offerings related to specific concerns are present, nor are evaluation or research being undertaken. The client served is young (30 years), single, separated or divorced, has a high school diploma, a low income, and needs skills training.

Unfortunately, with only one "center" responding, it is not possible to evaluate services about which nothing is known. Neighborhood or community centers may or may not have potential services for displaced homemakers.

Miscellaneous General Community Services

This sub-category contains the agencies which were difficult to categorize, where no response was received, or insufficient information given to make a judgement. Additionally, agencies using acronyms for titles (as FOCUS), Urban League units, development (community, housing) groups, outreach programs, and 8 unsolicited agencies or outreach/satellite groups appear here. Sixty-nine contacts were made; 35 (51 percent) responded, 12 (34 percent) with services which may be useful for displaced homemakers and 23 (66 percent) which are not considered by each agency as serving these clients' needs. Four are public, non-profit and 8 are private, non-profit organizations. HEW Title XX (3), Federal veterans funds, CETA (2), matching funds (2), participant fees (2), United Way (2), State Living Skills Grant, Title III, and fund raising events provide funds. Personnel number 3 - 5 persons with one employing 30; all are paid. Specific qualifications range from 2 years in college to bachelor or master degrees, preferably in education or social work. Clients come from the local community or county and are reached in all the previously discussed ways.

Services at one agency are limited to referral, information, and advocacy. The general services provided by 2 include all listed, while 8 exclude psychological/psychiatric consultation, support and therapy groups, which are referred; one provides only counseling. Employment services from career planning to finding a job are provided by 2, none provided by 5, and some (1 - 3) by 4 agencies. Job-related skill training is referred to other agencies such as CETA, community and 4-year colleges, and adult and vocational schools. One which is an outpatient drug and probation clinic offers GED, office skills, and job grooming skills. Five have job placement services.

Educational offerings related to specific concerns from financial planning to death/disability of spouse are provided by one agency (the outpatient clinic above); none offered by 3, all except separation/divorce/death by 3, and only these subjects by one agency.

Clients of this heterogeneous group of contacts come from every stratum of society, may be shedding drug, alcohol and crime habits, have less than 10 years of education, are Vietnamese refugees, or on welfare, jobless, underemployed, and in need of many support services.

As a group the agencies discussed appear to have services for the displaced homemaker but do not identify this population segment for specific services.

Employment and Training and Work Incentive Programs (WIN)

A variety of agencies offer opportunities for employment and/or job training including public non-profit and private profit groups. Included in this category were New Jersey Employment Service offices, Work Incentive Programs (WIN), private groups such as Kelly Services, private employment agencies, the Professional Roster (a non-profit volunteer group), New Jersey Division of Vocational Rehabilitation Services, the Women's Employment Program of the New Jersey Department of Civil Service, Manpower Centers and an Apprenticeship Center. A total of 52 agencies were contacted; 27 returned their questionnaires (52 percent); of these 17 (63 percent) indicated that their program serviced displaced homemakers. Services of these agencies will be presented and discussed by type of agency.

Returns came from directors of 7 county offices of the New Jersey State Employment Service and 1 similar federal-state funded service office. In all cases funding was solely governmental (federal and/or state) and all employees were professionals holding bachelor degrees. No volunteers were involved. Many respondents specified that professionals need interviewing or employment counseling experience. Clients learn of these services by referral from other agencies including welfare and unemployment, through newspaper advertisements, and by other means of outreach.

All of these agencies provide only the employment related services listed on the questionnaire from career planning to finding a job. Over one-half checked that individual counseling was available to clients, and only one added any of the other general services -- that of referring problems in such areas as financial or medical to other agencies. No job-related skill training is included, but clients are referred to those agencies providing it. It was interesting to note that services were available upon client demand, following no specific schedule at 5 agencies, with only 1 agency providing on-going services which followed a preset schedule.

When asked about their commitment to displaced homemakers, all directors indicated that neither evaluation of effectiveness of services for this group, nor related research, nor future plans existed relating to such clients. One indicated the need for more action with Affirmative Action applicants -- minorities, women and handicapped.

One private employment agency was included among these respondents. The director's responses indicated that services to and commitment toward displaced homemakers was similar to the state funded agencies.

Questionnaires from 2 professional-level volunteer employment agencies were received. Each agency serves displaced homemakers if they are seeking professional level jobs. One agency receives some Department of Labor funding and the other requires a minimal membership fee (connected with a YWCA). This latter agency response was complete whereas the other was not. Employment services provided were again similar to the State offices, but more empathy and concern for building client self-confidence was indicated. Occasionally public panels related to aspects of the job hunt were included. An estimated 5 percent of the total clients seen included displaced homemakers, some of whom had earned graduate degrees. Feedback concerning effectiveness of services was informal, and a need for more administrative, higher level jobs for well qualified applicants was stated.

The 2 private, profit agencies included 1) a Junior College of Business and 2) a temporary work service. The first response was incomplete; if displaced homemakers are served, administrators indicate no special concern for this group although an adult training program and an entry program could meet their needs. Staffed by company trained semi-professionals, the temporary work service (#2) relies on local advertising and speaking engagements to attract clients. Employment services include aptitude testing, job development (in the secretarial field), interviewing, and placement in temporary positions. In some cases clients are referred to adult education classes at local high schools. Services are on-going, following a preset schedule. The typical client described was probably indicative of all clients, but characteristics fit many displaced homemakers (middle aged, needing self confidence and job skills). No reference was made to the crisis related emotional problems which need to be solved by displaced homemakers. This agency serves women, but is not focusing specifically upon displaced homemakers. (Note: This agency, Kelly Services, publishes an excellent office scene workbook, "A Guide to a Second Career"; address and cost will be found in the Suggested Displaced Homemaker Resources list of this report.)

Another respondent directed a county Office for Disabled and Handicapped persons mentioning both physically and mentally handicapped. A wide variety of general and employment services were provided; educational offerings related to specific concerns were referred. This respondent did not indicate that any special attention was given to displaced homemakers.

Finally, 2 state-level programs were polled. The Women's Employment Program is co-sponsored by the New Jersey Department of Civil Service, Division of Equal Employment Opportunity and Affirmative Action and the Department of Labor and Industry, Division of Employment Services. It provides women with exposure to public and private sector employment opportunities by using State Employment Service and Civil Service resources. A staff of 50 - 55 professional persons operate throughout New Jersey serving as women's specialists in employment service offices, counseling women, obtaining their resumes, providing job referrals and including general employment services geared toward women's needs. The displaced homemaker is recognized and served; her employment-related problems are enumerated and solutions sought. A need for increased staff was mentioned; no research or evaluation related to displaced homemakers was described.

The New Jersey Division of Rehabilitation Services provides vocational rehabilitation services to eligible handicapped persons. If displaced homemakers are also handicapped, this agency can assist them through public and private social service agencies. A special displaced homemaker program does not exist.

All of the employment-related service agencies from whom questionnaires were received provided employment services for all persons. Although some focus upon women, none provide the additional services needed by displaced homemakers or refer them to agencies who offer, for example: legal assistance, help in dealing with crisis, training in money management or even obtaining a job when female, older, unskilled, poverty-stricken and emotionally upset.

Three responses were received from Work Incentive Programs (WIN) offices; 2 of these were local offices and 1 represented the State coordinating office. The 2 local directors indicated that their programs could meet displaced homemaker needs; the State agency indicated services were not applicable for displaced homemakers. Since the provisions of WIN programs are designated to help people on Aid to Families with Dependent Children (AFDC) become productive workers, all displaced homemakers are not eligible (WIN is a mandatory program for AFDC persons). Responses from the 2 county programs do describe their clients as single parents needing employment counseling, vocational training, and child care, with most being middle aged. These characteristics are typical of displaced homemakers, but many of the displaced homemakers are not on AFDC and therefore could not avail themselves of such services. Those who are either applying for AFDC or receiving it must register for WIN, and some displaced homemakers are probably in this category.

WIN counselors usually have specific skills in vocational counseling and in some cases psychological counseling as well. Both respondents indicated that their agencies provided individual and group counseling; in 1 case, support groups and assistance with child care, legal services and medical problems were provided or referred.

The specific focus of WIN relates to providing job training and employment services, and referring clients to appropriate skill training agencies. Many positive incentives are provided to encourage AFDC participants to become employed and to encourage employers to hire them and provide such services as on-the-job training and child care. Every effort is made to prepare workers for specific jobs and place these qualified persons in the correct position. Services are on-going following a preset schedule.

Clients, as mentioned previously, fit the displaced homemaker description and usually have not completed high school. Females and males are served, but for each respondent almost two-thirds of the clients were female.

These WIN programs include evaluation related to job placement and research related to participant activity. Displaced homemaker data are not analyzed separately. Specific needs of displaced homemakers mentioned included those for low-cost housing and transportation. For those displaced homemakers who are receiving AFDC, the WIN program offers many needed services. Many of the group studied, although needy, are not eligible for AFDC due to minimal child support payments or other sources of income.

Employment service agencies who returned questionnaires did not, for the most part, recognize specific needs of displaced homemakers. State employment offices should be making certain provisions for serving women seeking jobs according to literature pertaining to the Women's Employment Programs and statistics provided by program personnel. Further, county-based New Jersey Employment Office questionnaires do not make mention of these special services or focus on displaced homemakers. Whereas their services are available for all, displaced homemakers need assistance with job search problems related to: their older age, home responsibilities, lack of finances, emotional state, lack of job skills or work experience, and general orientation to the world of work.

Extension Home Economics

By its nature, Cooperative Extension is a public, non-profit organization funded by the United States Department of Agriculture, the state land-grant university (Rutgers is the New Jersey land-grant institution), and local county governments. Extension home economists are found in each county where they provide informal out-of-school classes to people of all ages. "Individuals and families learn to cope with change and make decisions by focusing on these areas:

food, nutrition and health
human development and interpersonal relationships
family resource management
leadership development
apparel and housing."

SOURCE: A Fact Sheet: Extension Home Economics, Cooperative Extension Service, Cook College, Rutgers University - The State University of New Jersey, New Brunswick.

In New Jersey normally each county has at least one professional home economist who receives back-up information from Rutgers' Cook College Extension specialists. While there is a state Cooperative Extension yearly plan of work, county home economists incorporate local community needs into it. Local programs are planned by each county's extension home economist who meets with county representatives to determine local needs and problems which form the basis for local educational programs. The extension home economist not only teaches classes, but she also, in some counties, trains volunteers who teach groups. The nutrition education program found in some counties is dependent upon community assistants, who are hired, trained, and supervised by county home economists, and who then teach limited-resource families during home visits and at small group meetings.

Data were sought and received from each county home economist, the State Extension Director, and from one State Extension Specialist who is an individual member of the Displaced Homemaker Task Force organized by the Division on Women. This 100 percent return rate included 26 questionnaires since three of New Jersey's 21 counties have more than one program center and each returned a questionnaire. A total of 61 contacts were made by researchers in order to gather this data; for these programs a telephone call was made if the two questionnaire mailings yielded no response.

Of the 24 responses received from the 21 geographic areas, 6 respondents indicated that they had no programs designed to meet displaced homemaker needs. In the remaining 18 areas, offerings which meet the needs of these clients are part of each county's carefully planned program which is available to all people in that county and designed to serve them. In Passaic County, for example, the home economist indicated that Extension is committed to serving all, and the county yearly plan leaves room for special needs as they occur. These needs may be determined by survey; here 1,500 residents were being surveyed through the Home Economics Advisory Council, a liaison to community needs. This respondent found that divorced/battered wives were a group needing help at this time. In all likelihood those respondents who indicated no services available for meeting needs of displaced homemakers either had not located such adults when preparing county plans of work, do not realize what a displaced homemaker is, or are including them in regular home economics offerings and do not know it.

Extension home economists do provide some of the general services which they classified as being appropriate for displaced homemakers.

Four respondents indicated that counseling was available through their offices, two noted that they provide assistance with financial management problems; another two mentioned support groups, and finally child care assistance was checked by three. Some counties have a newsletter which, although not designed specifically for displaced homemakers, can contain articles of interest to them. In one county budgeting and nutrition information was provided for those in the battered women's shelter, and in another, child development information was provided for these in that county's shelter. One respondent offered a Widowed Workshop and a Women in Change Workshop, and another indicated the need for an offering for divorced/battered wives. Although all of the people reached were not necessarily displaced homemakers, their needs were being provided for with these types of offerings. It should be noted that most Extension offerings are of an educational nature and do not fit into the general services category.

For the most part, employment-related services are not being provided through Home Economics Extension programs. Some counties hire and train community assistants in the expanded nutrition education program, and many times these persons receive education regarding entering and re-entering the job market. One home economist mentioned a newsletter series titled "Coping", for potential female workers.

Apparently the lack of job-related skills is recognized by county extensionists; nine respondents indicate that their clients are referred to agencies who do provide skill training and/or employment services. These included CETA, New Jersey Employment Services, county community colleges, vocational technical schools, manpower programs, and business schools.

According to the State Director of Home Economics, present educational offerings of Extension Home Economics programs could meet displaced homemaker needs as such, and if this group is identified as being common in an area, other more specific courses would be developed. Most of the present educational offerings take the format of being single meetings, short workshops, regular classes or, in a few cases, home study courses, all day conferences or media presentations. Table V is based upon the number of extension agents who identified their services as being applicable for displaced homemakers and categorizes these educational offerings by content area.

TABLE V

FREQUENCY OF EDUCATIONAL OFFERINGS RELATED TO SPECIFIC CONCERNS PROVIDED IN EXTENSION PROGRAMS (RECOGNIZED AS AVAILABLE TO DISPLACED HOMEMAKERS)

Offering	Number	Percent of Total Positive Responses*	Percent of Total Programs in State (N = 24)
Financial Planning	9	50	38
Nutrition	12	67	50
Consumer Education	10	56	42
Home/Job Management	10	56	42
Parenting	10	56	42
Personal Development	9	50	38
Assertiveness Training	5	28	21
Marital Separation/Divorce	7	39	29
Preventive Health Care	4	22	17
Dealing With Spouse Death/Disability	3	17	13

*Total of 18 centers indicated services applied to displaced homemakers.

These offerings encompass the traditional content areas of home economics adding those of specific concern to women "on their own". In all likelihood, many of the same educational programs are available in the other counties, but Extension home economists there did not identify the displaced homemaker as one of their specific concerns. According to the State Director, these educational offerings would meet displaced homemaker needs throughout the state, and in some situations, specific programs outside of normal home economics subject matter have been developed. An example of this is the Sussex County ten-letter newsletter series, "Starting Again - Divorce and After".

Extension services reach many clients per year, but results indicated that only from 1 - 10 percent were male. Of those who described their displaced homemaker clients, most indicated that they were single and middle aged (range 25-85, but mid-30's predominated), and of varying socio-economic classes and education levels. Most needed to obtain job skills and seek employment.

Researchers found it interesting to note that only 6 respondents indicated that they were evaluating their programs, and of these only 3 indicated that evaluation was on-going. Research was not a part of these programs. These professionals seem to have an ideal setting for both purposeful evaluation for program improvement and research related to client needs.

Six respondents recognized that displaced homemakers in their areas need help and are planning to continue existing programs/services or to begin new ones. In each case, these offerings need to fit into existing Extension guidelines.

Hotlines

Most hotlines offer general information, referral and/or crisis counseling. According to one respondent, Margaret Tague, executive director of Contact "609" Inc., in Cherry Hill, the displaced homemaker usually contacts them at a point of crisis when she first realizes that she must become self-supporting after being "only a housewife and mother". She feels hopeless and helpless, hurt, angry, bewildered, and full of despair. "Contact" respondents are available as she works through her feelings and, when she is ready, they refer her to agencies that provide information, education, counseling, etc.

A total of 48 hotline service agencies were contacted; 20 (42 percent) returned questionnaires. Of the returns, 12 (60 percent) indicated that their services applied, and 8 (40 percent) did not indicate this relationship. Three agencies received some county funds, 3 municipal funds; many received personal contributions and/or help from private foundations; 3 reported receipt of United Way, Community Chest or religious organization funding; 2 had directors whose salaries were paid through CETA funds. Many volunteers contribute services, in fact, many of these are professionals concerned about those in need. One hotline service was part of a larger walk-in psychiatric screening, crisis-counseling center.

Agencies depended upon advertising, the telephone yellow pages, newspapers, posters, radio and word of mouth to alert county residents of their services. They in turn refer their clients to a wide variety of local agencies including: guidance centers, family planning services, abuse centers, Division of Youth and Family Services agencies, medical centers, welfare offices, etc. Hotline services focus upon individual counseling; referral to other agencies allows these groups to provide the other needed services.

Since many displaced homemakers are experiencing periods of crisis, they may be using such services, but most respondents could not describe these clients as such because clients are not identified by name, only by problem. Many respondents indicated that they felt displaced homemakers were serviced and they identified some of their needs as being related to: child care, transportation, lack of job and/or employable skills, lack of supportive counseling.

These hotline services seem to operate using many different types of funding and they perform a genuine intervention service for the desperate individual. They need back-up agencies who will provide services hotline clients require. Hotlines in turn can provide a recruiting service for these agencies and, through the initial hotline counseling, assist in agencies' recognition of displaced homemaker difficulties. Many agencies utilize well-trained counselors who might be receptive to specific displaced homemaker information.

Legal Agencies

Agencies contacted which might meet the legal needs of displaced homemakers included: county non-profit legal services, the Organization of Women for Legal Awareness (OWLA), and the Women's Rights Section the New Jersey Bar Association. It was difficult to identify these agencies, and the total group contacted included 15. Of these, 7 (46 percent) questionnaires were returned with only 3 agencies (43 percent) describing programs. The 3 agencies included 2 legal service groups, each for a specific county, and the Organization of Women for Legal Awareness. Other county groups did not reply, nor did the representative for the Women's Rights Section of the New Jersey Bar Association, even though telephone contacts were attempted.* The two types of groups who responded differ markedly, and therefore they will be discussed separately.

County or geographic area legal services are funded by the National Legal Services Corporation, by State (one listed Title XX), local and private contributions. These public, non-profit agencies provide free legal services in non-criminal matters to those who cannot afford to pay. The staff consists of attorneys and legal workers who are generally sensitive to clients needs and knowledgeable concerning welfare, social security, etc. Clients are informed of these services through flyers, by referral from social service agencies and the courts, and from other clients. The specific service provided is legal help related to such problems as: domestic complications, eviction, food stamps, employment difficulties, welfare, Social Security consumer problems, divorce, etc.

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*A late response indicated that no services are provided.

Respondents from these groups indicated that clients generally: were separated, seeking divorce, had a lower income level, lacked advanced education, needed funds and often had small children. One agency saw only 150 clients whereas the other saw 1,500 clients yearly; the former represented rural Southern New Jersey, and the latter densely populated Northern New Jersey. Ten to 20 percent of the clients were males. Specific services needed for displaced homemakers, as mentioned by those providing legal services, included: housing, counseling and shelter for battered wives.

Two questionnaires were returned by the Organization of Women for Legal Awareness (OWLA) and they do not agree in all respects. This non-profit organization operates using monies obtained through fund raising, participant fees, personal contributions from private foundations/organizations, and, for a specific program, from a county government. Many staff members volunteer services. Staff members possess at least a bachelor's degree and also are involved in training programs.

Clients come to OWLA from all over the State learning about their services through press releases, flyers, and mailings to other agencies and institutions.

Services provided for displaced homemakers included almost all of those on the questionnaire in each category (general, employment, and educational offerings related to specific concerns). Clients were offered both skill training and referral to agencies providing skill training. Educational offerings were provided in the form of day-long workshops, two-hour classes for a period of weeks, or single meetings of one hour minimum. Services follow a preset schedule and are also offered as clients demand.

Clients were described as separated, widowed, or divorced and generally from middle or upper class strata before their displacement. Ages ranged from 25-68 years although most were middle-aged. Since the educational level was high school or above, and the clients were homemakers for many years, the specific employment requirements were related to skill updating, gaining professional experience and self-confidence. About 2-3 percent of the 7,000 clients seen yearly were male.

This organization described a complete commitment to displaced homemakers, including the evaluation of programs and the collecting of related statistical data. Future plans include: developing more chapters and centers throughout New Jersey, expanding the library, training additional counselors, and publishing a manual. Needs for services to displaced homemakers included: better enforcement of divorce laws, more efficient and economical legal representation, education of employers to lower experience requirements, child care, and health insurance plans.

The needs of displaced homemakers for legal services seem to be great. These data unfortunately represent only a small group of those providing such services. In fact, some legal service agencies contacted indicated that they did not provide any services to displaced homemakers. These findings suggest that much needs to be added before displaced homemakers have adequate legal assistance.

Mental Health Centers

Fifty-two public, non-profit and private groups which serve the emotional or psychiatric needs of individuals were contacted. Included are hospital clinics, county mental health associations, Rutgers Community Mental Health Center, and community outreach and focus teams. Twenty-nine (56 percent) questionnaires were returned; 17 (59 percent) indicated they serve displaced homemakers.

Agencies that responded represented the public (10) and private (7) sector; some were profit (2) and some non-profit (15). Funding sources mentioned include federal, State, county and municipal funds, but specifics regarding these were often not presented. Mentioned were: staffing grant CMHC-NIMH, Division of Human Services (State), CETA, county direct grant, Federal Title XX and 612B Conduit, per capita allocation (State), freeholders (county), New Jersey Department of Mental Health Servides, and municipal contributions. Most of these agencies (13) charged participant fees; 4 receive United Way funds; 4 also cited personal contributions. Funding sources were usually numerous for each agency and varied between agencies. Staff members were always paid (no volunteers) and usually held master or doctoral degrees in psychology, social work, psychiatry, or nursing.

Clients often learned of services by being referred from schools, other agencies, courts, or community groups. Some responses also included references to the telephone directory, newspapers, pamphlets, media and self-referral as means of advertising.

All agencies included in services provided those related to individual and group counseling, psychological and psychiatric consultation, and support and therapy groups. In a few cases, help with medical problems, legal services, and assistance with financial problems were added; for some, referrals were made in situations where services were not provided.

It was surprising to find that 3 agencies included the gamut of employment services from career planning to finding a job. Two of these specified job-skill training in some areas and all 3 referred clients to agencies (usually public) which provide job-skill training.

Almost one-third of those responding included half or more of the educational offerings related to specific concerns. For most, these topics were grouped around aspects of prime concern to the emotionally ill including personal development, parenting, assertiveness training, marital separation/divorce and/or dealing with death/disability of spouse. All other suggested topics were checked by at least 1 respondent, and in another case additional topics were added to satisfy patient need. All responses except 1 indicated that these offerings adhered to a typical class format.

Most organizations provide their services as clients demand. Many are crisis centers available to distraught individuals at any time. Five agencies provided services by following an on-going, preset schedule. One could question whether this type of scheduling meets the needs of individuals in emotional distress.

Whereas 13 agencies described their typical client, only about half of these focused on displaced homemakers; only 2 indicated any appreciation for the needs of this group that differed from their typical client. The clients described were usually middle-aged in lower-middle income groups, and without job skills or family support systems. Special problems related to lack of confidence and self-esteem, insufficient funds or job to provide such, and becoming accustomed to being put down. One respondent specifically indicated that jobs being sought must be in low-stress situations.

Five agencies chose to describe other aspects of their displaced homemaker commitment. In one community mental health center, a professional began a women's support group which evolved into a separate women's agency partially filling a real need in that community. This same person on a volunteer basis trains other volunteers to become an integral part of that minimally funded agency. Consulting between these agencies occurs and the mental health center staff is sensitized to the plight of displaced homemakers.

For other groups, funding was needed before they could expand their services; they recognized needs of these clients for shelters, day care, transportation, information regarding sources of assistance, social/cultural activities, jobs, and psychotherapy while they are in the process of separation and divorce and immediately following divorce.

These responses represent about one-half of all 52 mental health agencies contacted. The commitment expressed, and understanding of this issue, seems most limited. Literature cites many examples of depressed, crises engulfed persons who, if they do find their way to mental health centers, are usually not being assisted as representatives of a group having special needs. Perhaps this type of assistance has not been available to or used by them; they are unaware of it. On the other hand, perhaps directors are not aware of displaced homemaker needs. One executive director of an agency in a northern New Jersey suburban area stated that they do not specifically work with or designate displaced homemakers and suspected that 'most of this population was found in the more ethnically-bound communities." Most agencies relied to some extent on participant fees, and even though these were at times based on a sliding scale, they may be prohibitive for displaced homemakers.

Miscellaneous

Included in this category are two groups interested in women and consumers. Persons in the first group are members of the New Jersey Task Force for Displaced Homemakers. Most of these persons are associated with various New Jersey agencies where someone may have responded to the survey questionnaire and probably either indicated the provision of some appropriate services or desire to do so. These Task Force members were contacted in order to alert them to this survey or to allow for feedback concerning this issue.

The second group represented in this category are consumer education specialists and a representative of the Office of Equal Access, Division of Vocational Education and Career Preparation. This agency has provided funds for some respondents' programs.

Twenty-one questionnaires were sent to these persons or agencies. Three direct responses were received; 1 indicated that no services were provided; 2 indicated some assistance was available although it was indirect. Interestingly, the negative response and one of the positive responses came from the same State department! A few of the persons contacted returned their agency's questionnaires and are counted in those categories (ex., YWCA, vocational-technical school, etc.). Responses of the 3 will be discussed individually here.

The Office of Equal Access, Division of Vocational Education and Career Preparation, New Jersey Department of Education does not provide direct services, but it funds organizations which develop programs for displaced homemakers. The three organizations mentioned were Somerset County Vocational-Technical School program, Middlesex County College

Women's Career Information Center and the Hunterdon County Adult Education program. All of these were contacted; the latter chose to not respond.

The New Jersey Division on Banking has two consumer specialists, one serving North Jersey, and the other South Jersey. Both responded having opposite views regarding the providing of services for displaced homemakers. These specialists are available to speak with community groups on topics relating to credit and banking. Budgeting and financial planning are not included. The positive respondent indicated that she frequently spoke to women's groups and was interested and willing to speak to displaced homemaker groups. She would be a valuable resource person providing information for these persons addressing their problems of obtaining credit and developing their own credit rating, types of credit, handling their own or ex-spouse's debts, managing checking accounts, obtaining loans or mortgages, and other similar topics presenting genuine problems to one who has not handled family finances.

Researchers heard much verbal feedback from members of this miscellaneous category and realize that many of these persons hope to build upon and use results of this report in implementing their own programs.

Religious Groups

The agencies in the religious affiliation category were selected primarily because one of the descriptors appearing in the organization's name was suggestive of services to displaced homemakers. Not all religious organizations were canvassed; rather a small sample of several major religious groups' state offices and a few local offices were contacted. This included a total of 47 groups representing various faiths. Of these, 20 (43 percent) returned their questionnaires with 9 agencies indicating that some services existed and 11 indicating that the questionnaire did not apply in their case. Three of the 9 were Catholic agencies whereas 6 were Jewish, and as such, all were private, non-profit organizations. Only 1 organization received any governmental funds (municipal was indicated). For the rest, funding resulted from participant fees (6), private foundations (6), personal contributions (3), United Way (2), or in a parent organization's budget (1). All, except 1 agency, were administered by paid staff only (without volunteer help); almost all staff members had earned M.S.W., Ph.D., M.D., or related degrees. Most agencies recruited clients by rather informal means such as word of mouth or through referrals.

Services provided to displaced homemakers were grouped around the categories of general services and educational offerings related to specific concerns. All agencies referred their clients to agencies that provide skill training for development of job skills. Only 1 agency of the 9 indicated the inclusion of general employment services such as: career planning, aptitude testing, resumé writing, etc. This agency was a religious-affiliated vocational service, by title.

Considering the advanced degrees held by staff members, one is not surprised to find the following number of these agencies providing general services. Based upon 9 total respondents, all offered individual counseling, 5 included group counseling, 4 had psychological/psychiatric consultation, 3 had support groups, 3 had therapy groups, and 1 provided legal services.

Educational offerings related to specific concerns were included by 4 agencies. These seemed to focus upon those related to "personal adjustment" including dealing with death/disability of spouse (4), marital separation/divorce (3), preventive health care (2), assertiveness training (3), personal development (3), and parenting (3). Only 1 agency included financial planning, nutrition, consumer education, and home/job management.

Since services seem to focus upon the general counseling area, they were, for the most part, offered as the client demand requires.

These agencies are apparently serving middle class, middle aged individuals who, for the most part, are often college educated. Problems are related to lack of financial support after divorce or separation (most were), and job needs reflected those of well-educated parents with dependent children who needed care and whose job skills may need updating.

Only 2 agencies indicated that they were evaluating their services, and none gave evidence of related research. Future plans were related only to "continuing to meet client demand" although respondents mentioned the need for social support, employable skills, and educational programs for women. As family agencies, many of these groups are probably servicing displaced homemakers, and they could benefit from sharing techniques, effective methods, unusual services, and supportive services with other community groups with similar aims.

United Way

The United Way, a statewide fund raising agency, has offices in most New Jersey counties. Funds are solicited from citizens and businesses and then allocated to social service agencies within the local agencies' jurisdictions. Some organizations surveyed received United Way funds. Examples of funded agencies include: local chapters of the American Red Cross, day care centers, community centers, YWCA/YMCA, youth and battered women's shelters and family counseling agencies.

A division of United Way is the Volunteer Action Council (VAC). This agency's objective is to recruit volunteers and to refer them to county non-profit social agencies which may or may not be funded by United Way.

Twelve questionnaires were sent to United Way and VAC agencies. Of these, 6 (50 percent) were returned, and 3 gave positive responses. Responses from United Way groups usually included a list of social service agencies which were funded in their specific geographical area. These were useful for future mailings. Since they are specifically responsible for fund raising, their services do not involve displaced homemakers.

Voluntary Action Councils do reach displaced homemakers in their recruitment activities. These individuals, through their involvement, can feel a sense of accomplishment, identify and use new talents and skills, become involved in current activities and issues, and develop vocationally saleable attributes. VAC groups teach volunteers how to use their experience as they hunt for jobs. Training in volunteerism is an important part of VAC activities. An example of volunteer work where paid staff members recognize the displaced homemaker and her personal and employment needs is a large county hospital. The director of volunteers provides an environment and a training program designed for the individual volunteer. The director is actively involved in the county displaced homemaker movement.

One volunteer bureau, a VAC agency, is planning to develop a pilot program for displaced homemakers. Persons will be identified from an organization of Directors of Volunteers in Agencies and made aware of the services available to them. Women will be counseled and assisted in preparing themselves by developing an on-going personal dossier which includes education, training, part-time work and validated volunteer work. This program is to be preventative in nature, concentrating on women who are still at home.

It is unlikely that many displaced homemakers are now identified as such and as receivers of direct help from United Way or VAC. Many of them are, or have been, active volunteers. Volunteer work for VAC and similar groups can provide one with marketable skills for present or future employment needs.

Vocational Technical Schools

Each of New Jersey's 21 counties has one or more vocational technical schools. These institutions are responsible for the vocational education of 11th and 12th grade high school students and post-secondary vocational technical training for adults. Included are adult evening continuing education classes, apprenticeship programs and high school diploma programs for adults. Adults learn new skills and/or receive upgrading in existing skills.

Fifty-nine vocational technical schools were contacted: positive responses were received from 13 institutions (52 percent); 12 indicated no programs for displaced homemakers in their responses (48 percent); a total of 25 institutional questionnaires were returned (42 percent). These institutions receive Federal (Vocational P.L. 94-482, CETA), State (WIN, CETA and assorted grants, Adult Education, Vocational Education and Career Preparation, Vocational Rehabilitation), and county (tax aid) funds. Participant fees are charged but not tuition fees.

Programs are staffed by professionals with State certification who are directly concerned about education for employability. Students generally come from the geographic area of the school. They are informed of programs through other public agencies, newspaper advertisements, personal referrals, brochures, and radio messages.

Only 1 educational institution actually provides general services designed particularly to meet displaced homemaker needs. Other directors indicated that these services were designed to meet the needs of all persons including displaced homemakers. Services always included individual counseling, and in some cases also added were child care (4), support groups (2), help with financial problems (3), assistance with medical problems (2), psychological/psychiatric consultation (1), therapy groups (1), and referrals for other difficulties.

As anticipated, these institutions provide the full gamut of employment services from career planning to finding a job. All courses develop job skills; placement services are generally provided. Types of courses are too numerous to mention, but a few areas covered are: data processing, bookkeeping and accounting, secretarial skills, cosmetology, health occupations, automotive, climate control, building trades, electronics, machine shop, drafting and design, dental assisting, blueprint reading, commercial foods, commercial sewing, metal trades, landscape and horticulture, photography, printing, welding and stationary engineering. These courses do not limit participation as to race or sex although, in the opinion of this researcher, some displaced homemakers might find employment in some of these occupational areas difficult. All vocational technical schools offer high school equivalency preparation and Adult Basic Education (ABE). Both are sorely needed by many displaced homemakers.

Curricula at vocational technical schools are designed to meet specific needs of clients. Apprentice training is offered for apprentices already in sponsored programs. It is unlikely that displaced homemakers have been admitted to these programs. Consumer and homemaking courses, many of which fit in the "educational offerings related to specific concerns" area, provide for home improvement and appreciation and application of consumer values. Trade and industry courses help those already employed in a trade to improve their skills and knowledge. Technical courses involve mathematics and theory in addition to practical work. Technical certificate programs allow students who complete related trade and technical courses to be eligible for a Technical Certificate. Some vocational technical schools offer associate degrees and certificates in cooperation with neighboring county colleges.

In most of these courses a high school diploma is preferred, but not required. These educational services seem to match displaced homemaker requirements for education if they are past the crises point, have solved child care and transportation difficulties, are financially solvent, and able to complete course requirements. These aspects are important considerations; displaced homemakers probably need special attention in order to enroll and achieve. Many are returning adults with no past history of academic success; they are not comfortable in an academic environment. Courses generally are scheduled for evenings or Saturdays. Attendance and wage earning can be combined; it is a rigorous schedule for those without full home and family responsibilities, and may be impossible for the others who have such responsibilities. Many directors apparently recognized this when they indicated that they were not involved with displaced homemakers.

Only 4 respondents actually described displaced homemaker clients. In 3 cases individuals needed high school diplomas and skill training. The other respondent indicated that displaced homemakers needed "retraining in skilled trades for better salaries". Support was needed in making a decision like this due to societal prejudices. Better guidance was needed to alert women about the four options for earning a high school diploma. These clients tended to be middle class whereas the less well educated were more often disadvantaged. Ages ranged from 20 - 58 years, but the middle age group predominated. Numbers of such persons seen yearly ranged from 15 to 190.

Some evaluation was mentioned by these 4 respondents; basically this was participant evaluation. Future plans included a variety of items. One respondent recognized the need to place women in non-traditional occupations and, where possible, apprenticeship programs. Another indicated that the school's master plan reflects a capital improvement project for expanded facilities and programs to meet displaced homemaker needs. Some realized that services should be broadened. One suggested surveying students to meet their needs. Considering the large number of vocational technical schools, few respondents recognize that these clients are different from other adults and require special attention. For example, they need to earn a high school diploma before gaining entrance to many apprenticeship programs. In-service education for those responsible for programs seems warranted if they are to become aware of this issue.

Finally, mention must be made of the displaced homemaker project at Somerset County Vocational and Technical School. This program includes women of all ages who are returning to school; about 23 percent are displaced homemakers. These women are younger than originally anticipated by Federal guidelines. One-half are between 25 - 30 years of age and one-third between 36 - 45 years of age. Almost one-half are self-supporting and almost one-third receive public assistance through CETA or welfare. Job skills are needed by them to support themselves and their children. This is the primary reason for returning to school. Secondary reasons included fostering self-confidence and for self-enrichment and intellectual development. Services recognized by these displaced homemakers as most important included financial aid and support services such as peer group involvement and counseling.

This program includes a weekly counseling and information service called "New Directions". Information provided has related to job opportunities, training programs, vocational aptitude and interest testing, resume writing and other job seeking skills as well as offerings related to specific concerns such as assertiveness training or fringe benefits. All courses offered at this school develop job skills and, in addition, some students go into apprenticeships or enter advanced degree programs. The displaced homemaker project is funded by the Office for Equal Access, New Jersey State Department of Education, Vocational and Career Preparation Division; it has helped to meet the special needs of these women by attracting them to such schooling and preparing them with specific skills.

Overall consideration of data from vocational technical schools indicates that few directors are concerned with differentiating the displaced homemaker group from other adult groups. Only one individualized recruitment program was cited, and very few indicated any specific number of these students being served yearly. Educational offerings and job placement services are present and able to serve these persons, but no mention is made of any variation in these to meet the needs of: older women who suffer from age and sex discrimination, women for child care and transportation, women trying to enter primarily male trade occupations, etc. These institutes need to become visible to women as places to acquire a high school diploma or equivalency and learn a trade while being an adult who has other responsibilities.

Welfare and Health

Agencies contacted in the welfare and health category are generally municipal welfare offices which provide financial and other assistance to clients. Returns indicated that in some cases welfare agencies and health departments are separated. Health department personnel who received questionnaires generally found them not applicable. One hundred forty-one welfare and health agencies were contacted; 68 (48 percent) returned questionnaires; 30 (44 percent of total returns) indicated that they served displaced homemakers. These agencies rely on public (federal, state, county, and/or municipal) funding. Only 4 respondents cited other sources of funds including the Salvation Army, service club contributions, and personal contributions. Agencies are generally staffed by paid professionals who hold bachelor degrees in a variety of disciplines.

Respondents indicated that displaced homemakers are only one type of client group served. These clients are informed of services by word of mouth, referrals from other community agencies, through brochures, news releases, from speeches given, and as several indicated, "they find us". Agencies work closely with other public groups.

Services provided by welfare offices focus upon income maintenance and medical assistance for families with children when one parent is deceased, absent or disabled (AFDC). General assistance (cash grants and medical assistance) is provided for single individuals and childless couples. Some agencies refer clients to other groups for services related to child care, legal services, food needs (food stamp program), transportation, support and therapy groups, and psychological consultation.

One agency provided assistance with housing and home management problems. In almost all cases, counseling is on an individual basis. Services were provided as clients demand in one-half of the cases, and on-going, following a preset schedule in the other half.

Whereas welfare offices generally do not provide skill training, the staffs recognize the need for employment and refer clients to a variety of special programs for job-search orientation and skill training. These programs included: WIN, CETA, New Jersey Employment Service, New Jersey rehabilitation centers, county multi-skill centers, Adult Learning Centers, Community Action Programs, community colleges, technical schools, Workfare, General Assistance Employment Program (GAPE), and homemakers services. One agency had an in-office high school diploma program, and a few offered assistance with career planning and job seeking.

Of the 11 agencies which included educational offerings related to specific concerns of displaced homemakers, all but 3 included these on an individual basis as clients needed help. Topics most frequently checked were financial planning, preventive health care, consumer education, nutrition, marital separation/divorce, personal development, and home/job management.

Most directors did not seem to understand what a displaced homemaker is and described their overall client when asked to describe a typical displaced homemaker. A few directors confused displaced homemakers with a visiting homemaker's service. Only 7 respondents actually included the specified description. These persons come from the low to medium income group and had completed from 8 - 12 years of education.

In all but 2 cases, the term middle-aged described clients; in the remaining 2 cases, clients were sometimes younger. Needs cited were: financial, job skill training, assistance in coping, reassurance, transportation, and shelter. No directors gave responses which indicated a specific commitment to displaced homemakers. One person recognized this displaced homemaker dilemma as a growing problem.

Welfare agencies, it seems, do have displaced homemakers as eligible clients, and they are treated as part of the total group. If their needs are different from other clients (attained education level appears lower, for example), they are rarely met in specific ways.

Agencies Helping Women

A wide variety of agencies/organizations direct their services specifically toward the needs of women. Included in this category were: women's clubs, political groups, women's shelters and crisis centers, NOW chapters (National Organization for Women), Organization for Rehabilitation Through Training (ORT), women's centers and miscellaneous groups. Table VI depicts a tally of contacts and responses to these agencies by type.

TABLE VI

CONTACTS AND RESPONSES: AGENCIES CATEGORIZED AS SERVING PRIMARILY WOMEN, BY TYPE OF AGENCY

Type of Agency	Total N	Returns N	Returns % of Total	Positive Response	No Program
Women's Clubs	7	1	14	0	1
Political Groups	7	2	28	1	1
Women's Shelters	7	5	71	4	1
NOW	3	1	33	0	1
ORT	7	2	28	0	2
Women's Centers	20	11	55	10	1
Miscellaneous	27	11	40	3	8
Total	78	33	42	18	15

Researchers made many efforts to increase the rate of response for this group since it was believed that such agencies would provide many services to displaced homemakers. Forty-one agencies received second mailings; 20 telephone contacts were made; 3 groups received on-site visits. Of the original 78 agencies, 4 had disconnected phones, 2 received 2 first mailings. Other women's centers or groups not identified here will be found in other report categories for example:

OWLA (Organization of Women for Legal Awareness) -- the legal category; EVE -- Kean College; New Directions for Returning Women -- Somerset County Vocational-Technical School, etc., according to the master category of which these are a component.

Included with this group are two agencies that serve primarily widowed persons, even though they provide services to males and females. These groups were added since there were so few of them, and they serve more widows than widowers and, many displaced homemakers are widows.

These agencies are clearly all non-profit receiving support from many different sources. Included were: CETA funds (9); county funds (5); Title XX (3); State DYFS, Division of Alcohol, Narcotic, and Drug Abuse (1); State Library Services and Construction Act (1); State Legislature direct appropriation (1); State welfare (1); private foundations (6); personal contributions (8); participant fees (5); business and organizational contributions (1); fund raising (2); municipal funding (1); HEW-NIMH grant (1).

Of the positive respondents, only 15 provided information regarding their staffing. Many of the professionals, instead of being required to hold the usual advanced degrees related to counseling, social work, etc., were employed because they had experience in domestic violence, sensitivity to and awareness of women's issues, and related skills. Volunteers were important for the functioning of many agencies.

Clients seemed to be informed of services provided through a variety of methods. Listed were: mailings, press releases, posted flyers, referrals through church and school groups, social services departments, newspaper advertisements, county agencies, telephone listings and outreach speakers. Most agencies served women clients in their own geographic area.

The majority of these agencies serving women provide services which, for the purposes of this study, were termed general or educational offerings related to specific concerns. All agencies except those exempt by their very nature (for example, League of Women Voters) provided individual counseling and in about two-thirds of these agencies, group counseling and support groups were also available. As the staffing pattern would indicate, psychological/psychiatric consultation was present in only two agencies, and therapy groups were found only in one agency. Other specific aspects of general services included assistance with medical problems (2), financial problems (4), legal services (5), child care (5), and others (2 - public subsidy advocacy) (housing - 1) (referral and information - 1).

Most agencies referred their clients to other agencies that provide specific employment-skill training and who develop job seeking abilities; very few did offer some employment services. One included a course identified only as a job-skill training course, another offered resume writing and job hunting workshops, and finally one included each aspect of the job hunt from career planning to finding a job. Particularly unique was the Bergen County group called "Salute to Women in the Arts". This community arts group serves the needs of women in the arts, and, using CETA funding, provides women with jobs which train them in office work and arts administration. A wide variety of skill training centers were listed as being those to which clients were referred. Included were: women's resource centers, county colleges, vocational technical schools, Adult Learning Centers, Community Action Programs, CETA, and vocational rehabilitation centers.

Almost all of the listed educational programs related to specific concerns are included by five of the agencies responding, even though the source of instructors for such specified courses is unknown. These offerings are related to: financial planning, nutrition, consumer education, home/job management, parenting, personal development, assertiveness training, marital separation/divorce, preventive health care and dealing with death/disability of a spouse. An additional small number of agencies included only those offerings related to personal and family adjustment in crisis. Educational offerings usually followed a workshop format with classes, meeting from 1 ½ - 3 hours for either single periods or over a period of weeks at a specified time.

All agency respondents indicated that their services were provided as needed to meet client demand. Interestingly enough, very little research was being undertaken to determine what clients were demanding and if present offerings were effective.

Many different types of clients were described by these respondents. The two agencies serving primarily widows or widowers had older clients (mid-fifties); battered women's centers serviced women of all ages, but more often younger women with dependent children; some agencies followed Federal displaced homemaker age guidelines; overall, all age groups were represented. Even though educational attainment of clients varied greatly, all respondents indicated that their clients needed job skills, job hunting skills or increased self-confidence related to the job search. Other specific needs included safe housing, child care, transportation, and legal assistance.

Many of the agencies who responded in this report category appear committed to serving displaced homemakers. A great concern of the agencies is the temporary nature of their fundings; the need is so great. One respondent indicated that, not only displaced homemakers, but all women who are not content in traditional homemaker roles, need training related to: personal growth, exploring new self images, social services providing new social contacts and friends, acquiring educational credit for life skills, appropriate academic counseling, and aggressive job hunting skills related to age and non-traditional jobs. Employers also need to be alerted to the many qualifications that mature women bring to jobs. Other respondents focused upon the fact that many in need of services are not aware of the agencies existence or are hesitant to approach them. Few of these women's groups have the resources to adequately evaluate their services or undertake any needed research.

Finally, specific mention should be made of the New Jersey Division on Women which was included in this category and which acts as a coordinating agency for existing programs and services, disseminates information and provides referrals through a toll-free hotline (see Hotlines category). Located within the New Jersey Department of Community Affairs, this agency is funded by monies appropriated annually by the State Legislature. This Division is a co-sponsor of the Women's Employment Program (see Employment-Training category), which aims to provide women with exposure to employment opportunities in the public and private sector by using the resources of the State Employment Service and Civil Service. In addition, those in the Division have worked to promote the passage of "The Displaced Homemaker Act" (A1674) which authorizes the Division to identify existing programs, and offer technical assistance to organizations to expand services. This agency could be resourceful in helping organizations in this category locate, apply for, and adequately use funding from public and private sources. It could be a leader in instigating much needed research regarding both displaced homemakers and existing services as well as evaluation of programs for effectiveness.

YWCA and the YM/YWHA

Grouped together due to their similarity are the Young Women's Christian Association (YWCA) and the Young Men's/Young Women's Hebrew Association (YM/YWHA). Twenty-five of these agencies were contacted; positive responses were received from 11 (61 percent) agencies; negative responses were received from 7 (39 percent) agencies; 7 (28 percent) agencies did not return their questionnaire.

These are public non-profit organizations who serve people of all ages from children through senior citizens, including both single and married women, and, in many cases, recent focus has been directed toward displaced homemakers.

Funding sources included: Title XX (after school programs), CETA, Title VI (jail programs), Title VII (Older Americans), United Way, private foundations, personal contributions, freeholders, and membership or participant fees. Most organizations were staffed by professionals holding bachelor's degrees and also by many volunteers. Some special qualifications were required for those persons involved in specific programs such as nursery school certification for day care personnel. One agency specified that professionals needed to complete CONTACT (Hotline) training and participate in on-going, in-service training; another specified that staff needed understanding and interest; another indicated a sense of responsibility to the needs of the community served.

Clients came from the local areas served and were attracted by using: news releases, flyers, public service announcements, organization newsletters, announcements at public meetings, posters, telephone calls, social agencies who serve clients, and personal referrals.

Most respondents indicated that the services provided, while not specifically designed to serve displaced homemakers, are applicable to this group. Table VII contains a tally of general services provided by these respondents.

TABLE VII

YWCA AND YM/YWHA: SERVICES PROVIDED THAT ARE AVAILABLE FOR DISPLACED HOMEMAKERS (N = 11)

Service	Number	Percent of Total Responses
Counseling		
Individual	4	36
Group	4	36
Psychological/Psychiatric Consultation	0	0
Support Groups	3	27
Therapy Groups	0	0
Assistance with Medical Problems	3	27
Financial Problems	3	27
Legal Services	4	36
Child Care	1	9
Other		
Shelters	2	18
Information Referral	1	9

Each service mentioned was provided by fewer than one-half of these organizations. Some respondents indicated that future plans included the provision of some of these services to help meet displaced homemaker needs. One YWCA operates a battered women's shelter.

Employment services available at the Y's seem to group themselves around the aspects of vocational guidance and finding a job; specific job skill development was done by referral to educational agencies.

Five agencies regularly provided certain aspects of the category designated as employment services. Included, by number of agencies were: career planning (3), aptitude testing (1), job development (2), vocational guidance (2), resumé writing (4), job interviews (2), selling past experiences (2), and finding a job (4). In addition, 2 agencies offered such services on a sporadic basis. Only 1 agency provided job skill training (typing), but 7 agencies referred clients to other institutions providing skill development services.

A variety of educational offerings related to specific concerns of displaced homemakers are provided by YWCA's and YM/YWHA's. These offerings seemed to be given in several different forms from individually-tailored sessions, to workshops of varying lengths, to set evening class schedules. Table VIII lists these offerings by frequency of number of agencies providing them.

TABLE VIII

FREQUENCY OF EDUCATIONAL OFFERINGS RELATED TO SPECIFIC CONCERNS PROVIDED AT YWCA AND YM/YWHA'S (N = 11)

Offering	Number	Percent of Total Responses
Financial Planning	6	55
Nutrition	4	36
Consumer Education	3	27
Home/Job Management	3	27
Parenting	6	55
Personal Development	6	55
Assertiveness Training	6	55
Marital Separation/Divorce	5	45
Preventive Health Care	2	18
Dealing with Death/Disability of Spouse	4	36

Additional areas mentioned by respondents included helping children to deal with grief, legal rights, growing older, and mid-life crises. These agencies seem to be able to focus upon the specific concerns of their clients and deal with them through a variety of ever-evolving topics with varying formats. Many directors indicated that the term displaced homemaker was new for them and therefore offerings were not geared specifically to these persons.

Clients served by respondents were typically more of the age range described in Federal displaced homemaker guidelines with high school as the typical educational level attained. The divorced person was described as being most needy and requirements included skill training, legal counsel, medical attention, coping with abuse, and building self-confidence. From 25 to 250 clients used the services yearly with almost all being female.

Responses related to displaced homemaker commitment indicated that this aspect is developing. One person was on the State Displaced Homemaker Task Force; several were beginning support groups or related classes; one was developing a resource file for referrals; one was developing a total comprehensive program including job-related aspects; others indicated interest but needed funding; finally, two were beginning assessment surveys.

The Burlington County YWCA program deserves specific mention since this agency serves 250 clients yearly and locally is the only specific displaced homemaker program. The commitment here was well developed including the use of various evaluation devices by clients, needs assessment research, gathering of related statistics, and the development and implementation of a comprehensive program. Included were: support groups, outreach, career planning, job development, assessment of job skills, skill retraining, job placement, and follow up.

Research results indicate that YWCA's and YM/YWHA's are community based and in ideal settings to serve displaced homemakers with a wide variety of offerings meeting basic needs related to crisis and general education. Specific job training could be referred to related educational agencies by these centers. Thus too few of these organizations provide these services, but they are beginning to recognize such needs.

Geographic Implications

All agencies which returned questionnaires that indicated displaced homemaker services were available are listed in the following table by county of residence of clients. An agency may be listed under more than one county since it serves residents of several counties. This information is only as accurate as responses received indicate. If agencies provide services and did not respond, they could not be included.

Examination of the geographic distribution of respondent's agencies indicates that services are grouped or clustered in certain areas whereas others lack services. To some degree this may parallel population density, but those displaced homemakers in areas where few services exist are in need as much as those in other areas. Services are most lacking in Warren, Atlantic, Sussex, Salem, Ocean, Hunterdon, and Cape May counties. They exist in greatest number and variety in Middlesex, Bergen, Essex, Mercer, Passaic, and Union counties. Needs of clients probably differ greatly due to transportation systems, prevalence of educational institutions, economic base of these areas, and socio-economic characteristics of residents. A need for area-wide coordination of services exists as well as a need for further analyzing services offered and combining or supplementing these when needed.

TABLE IX

AGENCIES, BY COUNTY, SERVING DISPLACED HOMEMAKERS AS IDENTIFIED FROM RETURNED QUESTIONNAIRES

Statewide

Department of Education
  Division of Vocational Education and Career Preparation,
  Home Economics and Consumer Education

Department of Education
  Bureau of Adult, Continuing, Community Education

Department of Education
  Division of Vocational Education and Career Preparation,
  Office of Equal Access

New Jersey Division of Women

Department of Human Services
  Division of Youth and Family Services

Department of Community Affairs
  Division on Aging

New Jersey Division of Vocational Rehabilitation Services

Women's Employment Program - New Jersey Department of Civil Service

New Jersey Division of Public Welfare

New Jersey Department of Banking
  Consumer Education Specialist

NOTE: This listing contains only the names of agencies which indicated on returned questionnaires that they have useful services for displaced homemakers; the services may be limited but nonetheless important or they may be multi-faceted. Many more agencies returned questionnaires but failed to recognize the potential of their services; still others returned no questionnaire.

* Judged by researchers to be an exceptional program/service.

**Displaced homemaker center/facility at this location.

TABLE IX (Cont.)

Visiting Homemaker Association of New Jersey, Inc.

New Jersey Education Consortium, Inc.

CETA - New Jersey Balance of State, Sussex, Warren, Hunterdon, Salem, Cape May Counties

Thomas A. Edison College - Princeton

Organization of Women for Legal Awareness (OWLA)

Atlantic County

Atlantic County Community College
Atlantic Human Resources, Inc.
Atlantic City Special Programs - WIN
Atlantic City Job Service
Office for Disabled and Handicapped
Cooperative Extension Service
CONTACT Atlantic
Atlantic Mental Health Center
Pleasantville Welfare General Assistance
ACWC Abuse Center
Cape Atlantic Legal Services

Bergen County

Tenafly Welfare
County Welfare Board
Division of Social Services - Fair Lawn
Paramus Social Services and Welfare Department
Leonia Welfare Department
Mahwah Welfare Department
Fort Lee Women's Information and Referral
League of Women Voters of Bergen County
Soroptimist International of Bergen County, Inc.
Women's Rights Information Center
Salute to Women in the Arts
Women Working, Bergen County Community Action Program
Bergen County Legal Services
YWCA of Hackensack, New Jersey, Inc.
YM-YWHA of Bergen County
Fort Lee Adult School
Continuing Education Center, Hackensack
Tenafly Community Adult School
Pascack Valley Adult School
Paramus Adult School
Teaneck Adult Education
Ridgewood Community School

TABLE IX (Cont.)

CETA Career Decision Program
Bergen County Community Action Program - CETA
Bergen County Community College
Saint Peter's College
Fair Lawn Opportunity Center
Social Service Federation - Englewood
Hackensack Multi-Service Center
New Jersey Employment Service, Englewood
New Jersey Employment Service, Hackensack
New Jersey Employment Service, Ridgewood
Rutherford Employment Service
Cooperative Extension Service
Fair Lawn Mental Health Center
Bergen Center for Psychology
Volunteer Bureau of Bergen County
Bergen County Technical Training Institute
Hackensack Welfare Department

Burlington County

Cinnaminson Continuing Community Education Program
Pemberton Township Community Education
Consumer, Family Life Adult Vocational Education, Willingboro
Burlington County Office on Aging
Burlington County Community College
Providence House/Family and Community Services
Family Service of Burlington County
Mount Holly Special Programs - WIN
Department of Mental Health - Mt. Holly
Local Assistance Board of Mt. Holly
Bordentown Welfare Office
Burlington County YWCA**

Camden County

Cherry Hill Adult Continuing Education
Pennsauken Adult Evening School
CETA - Employment and Training Center
Camden County Community College
Family Counseling Service, Camden
Cooperative Extension Service, Clementon
Cooperative Extension Service, Camden
CONTACT "609", Inc.
Union Organization for Social Services
Camden Mental Health Center
Camden County Vocational Technical School

TABLE IX (Cont.)

Cape May County

- CETA
- Division of Youth and Family Services
- Cooperative Extension Service*
- Middletown Community Center
- Cape May County Vocational Technical Center
- Cape Atlantic Legal Services

Cumberland County

- Millville Continuing Education
- Vineland Adult Community Education
- Cumberland County Office on Aging
- Cumberland County Community College
- Cumberland County Guidance Center, Millville
- Vineland Guidance Center
- Cooperative Extension Service
- CONTACT Cumberland
- Cumberland County Guidance Center
- Bridgeton Apostolic Center
- Cumberland County Vocational Technical Center

Essex County

- Adult School of Montclair
- South Orange - Maplewood Adult School
- Irvington Adult School
- Orange Community School
- Essex County Community College
- Upsala College
- Montclair State College - Department of Home Economics
- Montclair State College - Women's Center
- Montclair State College - Community Education Development Center
- Bloomfield College Women's Program
- Caldwell College
- Drop-In Center, Newark
- CHR-ILL Service, Inc.
- Nutley Family Service
- New Jersey Employment Service, Newark
- Katharine Gibbs School
- Cooperative Extension Service, Newark
- Our House, South Orange
- Irvington Mental Health Center
- Community Mental Health Center - New Jersey Medical School
- Jewish Vocational Service, East Orange
- Jewish Counseling and Service Agency, Millburn

TABLE IX (Cont.)

Essex County Technical Careers Center
Essex County Welfare Board
Livingston Welfare Department

Gloucester County

Washington Township Adult School
Monroe Township Adult School
Gloucester County Office on Aging
CETA
Gloucester County Community
Together, Glassboro*
Adult Continuing Education/Educational and Career Services for Adults - Glassboro State College
Lend-a-Hand, Human Services Coalition, Woodbury
Job Service, Woodbury
Cooperative Extension Service, Woodbury
Gloucester County Community Mental Health Center
Gloucester County Vocational Technical School
Gloucester County Welfare Board
General Assistance, Pitman

Hudson County

West New York Continuing Education
Union City Adult Education
Jersey City Learning Center
Jersey City Adult Education
Hudson County Office on Aging
CETA - Hudson County Consortium
Office of Employment and Training - "Not for Women Only Project"
Stevens Institute of Technology - Laboratory of Psychological Studies
Division of Youth and Family Services
North Hudson Community Action Corp.
Cooperative Extension Service
Jewish Counseling and Service Agency, Millburn
Hudson County Area Vocational Technical School - Adult School
YWCA of Jersey City

Hunterdon County

The Northwest New Jersey Community Action Program
Women's Crisis Services

Mercer County

Hamilton Township Adult Continuing Education
Trenton Adult Learning Center
Adult Learning Center - Trenton State College
Ewing Adult School

TABLE IX (Cont.)

Mercer County Community College
Thomas A. Edison College
Rider College Women's Center
Division of Youth and Family Services
Lawrence Neighborhood Service Center
Mercer Street Friends
Medical Center at Princeton - Department of Community Services
Professional Roster, Princeton
Cooperative Extension Service
CONTACT Mercer County
Institute for Experimental Learning and Development
Mercer County Vocational Technical Schools
Princeton Borough Welfare Department
Hamilton Township Welfare
Trenton Division of Welfare
Princeton Township Welfare Department
Princeton YWCA

Middlesex County

Perth Amboy Adult School
Highland Park Community Education
North Brunswick Adult Community Education
Old Bridge Community School
Piscataway Adult School
Middlesex County Office on Aging
CETA
Middlesex County Community College* **
Douglass College Advisory Services for Women
Rutgers University - Division of Continuing Education
Rutgers Women's Center/Women's Crisis Center
Livingston College Women's Studies
Division of Youth and Family Services
Bound Brook Indochinese Refugee Assistance Program
Family Service Association, Woodbridge and Old Bridge
Jewish Family Service, Highland Park
Perth Amboy Job Service
New Jersey Job Service, New Brunswick
Cooperative Extension Service
Metuchen Hotline
Rutgers Community Mental Health Center, Dunellen*
Rutgers Community Mental Health Center, Metuchen*
Middlesex County Mental Health Clinic, South Amboy
Family and Community Services of Catholic Welfare Bureau, Fords
Middlesex County Vocational Technical Schools
Middlesex County Welfare Board
Welfare Department of Highland Park

TABLE IX (Cont.)

AION Counseling and Community Center
Women's Resource and Survival Center, Keyport*
Women's Self-Concept Center, Iselin
Women Helping Women, Edison* **
Volunteer Service - Roosevelt Hospital
Kelly Services, Inc., Edison*
YWCA of Central Jersey

Monmouth County

Wall Community Adult School
MAECOM, Eatontown
Monmouth Apprenticeship Center, Eatontown
Neptune Extension Program - Adult, Continuing and Community Education
Monmouth County Office on Aging
PATHE (Personal Attention to Homebound Elderly)
Brookdale Community College**
Division of Youth and Family Services
Family and Children's Service, Long Branch
Neptune Family and Youth Services Center
Cooperative Extension Service
Community Services Council for Monmouth County, Inc.
United Way of Monmouth County
Borough of Keyport Public Assistance
Welfare Department of Howell

Morris County

West Morris District Adult School
Pequannock Adult School
Adult Service Center, Montville Township
County College of Morris
College of Saint Elizabeth - REACH Program
Fairleigh Dickinson University - Center for Women
Division of Youth and Family Services
Esther T. Dutton Counseling Center
Cooperative Extension Service
Jewish Family Service, Ledgewood
Family Life Bureau
Morris County Vocational Technical School
Morris County Board of Social Services
Jersey Battered Women's Service

Ocean County

Toms River Adult School
New Egypt Community Education
Lakewood Adult Learning Center
Lakewood-Jackson Outreach for Seniors

TABLE IX (Cont.)

- CETA
- Ocean County Community College - Adults in Transition Program*
- Visiting Homemaker Service of Ocean County, Inc.
- Western Community Development Center, Jackson
- Cooperative Extension Service
- Ocean County Vocational Technical School, Toms River
- Ocean County Advisory Commission on Status of Women

Passaic County

- Passaic Adult Learning Center
- Passaic County Learning Center
- West Milford Community School
- Manchester Regional Adult School
- CETA
- Passaic County Community College
- Cedar Outpatient Clinic, Paterson
- Alpha House (Straight and Narrow, Inc.)
- Community Action for Social Affairs, Inc.
- Department of Human Resources, Paterson
- Wayne Aiding Youth Counseling Center
- Aspira, Inc. of New Jersey
- Cooperative Extension Service
- Multi-Lingual Center
- The Guidance Center
- Clinic for Mental Health Services
- Community Mental Health Center of Passaic/Clifton
- Jewish Family Service of North Jersey
- Community Information Caravan, Paterson
- YWCA

Salem County

- Penns Grove-Carney's Point Community Education
- Salem County Community College
- Division of Youth and Family Services
- Cooperative Extension Service

Somerset County

- Bound Brook-South Bound Brook-Hillsborough Adult School
- Watchung Hills Adult School
- CETA
- Bound Brook Indochinese Refugee Assistance Program
- Visiting Homemaker Service of Somerset
- Family Counseling Service, Bernardsville
- Family Counseling Service, Bound Brook
- Cooperative Extension Service

TABLE IX (Cont.)

Somerset Hills Hotline
Guideline
Jewish Counseling and Service Agency, Millburn
Volunteer Action Center of Somerset County
Somerset County Vocational Technical School - New Directions for Women* **
Department of Community Services, Bridgewater Township
Somerset County Welfare Board
Women's Resource Center, Somerville

Sussex County

Kittatinny Adult School
The Northwest New Jersey Community Action Program
Visiting Homemaker Services - Sussex County Family Services, Inc.
Cooperative Extension Service*
Sussex County Helpline, Inc.
Sussex County Vocational School
Sussex County Welfare Board
Battered Persons Resource Center

Union County

Linden Adult School
Summit Area Community School
Westfield Adult School
Plainfield Adult Learning Center
Union Township Adult School
Scotch Plains-Fanwood Adult School
Union County Regional Adult School
William H. Buie Community Center Senior Citizens Program
Union County Community College and Union County Technical Institute
Kean College - EVE, Women's Center*
Division of Youth and Family Services
Visiting Homemakers of Central Union County
Center for Counseling and Human Development
Youth and Family Counseling Service, Westfield
United Family and Children's Society, Plainfield
Contact-We-Care
CUE, Roselle
Mount Carmel Guild Community Mental Health Center
Psychiatric Emergency Service - Rehway Hospital
B'nai B'rith Career and Counseling Service, Union
Jewish Counseling and Service Agency, Millburn
Linden Department of Public Welfare
Plainfield Department of Public Welfare
Westfield Department of Human Resources
YWCA, Westfield

TABLE IX (Cont.)

Battered Women Project of Elizabeth YWCA
Plainfield YWCA
Summit YWCA

Warren County

Centenary College - Continuing Education
The Northwest New Jersey Community Action Program
Cooperative Extension Service

Summary

Survey results have been presented first by examining positive returns grouped together according to type of agency. Nineteen agency categories were formed and data presented with regard to number and rate of response, type of agency funding, characteristics of staff, services provided, types and number of clients served, and commitment to displaced homemakers. Discussion related to strengths and weaknesses of services provided and the apparent commitment to serving these clients.

Data were then re-examined by geographic distribution of services. The more densely populated metropolitan areas were found to contain most of the services provided.

In general, many types of services seem available, but few are directed specifically toward serving displaced homemakers. Many are not aware of either who a displaced homemaker is, or that her needs differ from those of other clients. Most lacking are services related to getting the displaced homemaker through her crisis period. Coordination of services was not apparent.

Chapter IV

RECOMMENDATIONS

Introduction

Results of this study indicate that a variety of services are available in New Jersey that could assist displaced homemakers in meeting some of their needs but, due to a lack of awareness of these problems on the part of involved professionals, they may not be providing for the needs of these clients. If services are provided, displaced homemakers may be unaware of them. These recommendations will focus first upon the total aspect of developing public and professional awareness concerning this problem.

Literature has been examined which describes the phases through which the displaced homemaker progresses as being: 1) the crisis phase, 2) the transition phase, and 3) the independence phase. Each of these phases makes specific demands concerning supportive services, financial assistance, educational needs, and employability. These phases will be examined as they relate to survey findings and, more specifically, to possible provisions related to vocational education.

The displaced homemaker's dilemma is very much a part of our current societal structure, but it does not need to perpetuate itself. A variety of suggestions will next be made concerning the education of women of all ages related to alerting them to the possibility of this problem and developing life skills for preventing its severity.

Another purpose of this study was related to determining whether services were evenly distributed across the State based upon client demand. Since actual client demand is unknown, but assumed, suggestions regarding geographic availability of services will be made.

The paucity of research related to recognizing and solving the many problems of displaced homemakers or of formal evaluation of existing services was an alarming finding of this study. Many suggestions will be made concerning this issue. Responses of most administrators seemed to indicate that if their program was conducted, it must be meeting client needs. Many indicated that research and evaluation was important but no funds or time were available for either aspect. These were not integral parts of total programs.

Finally, it must be stressed that this study has been funded by those concerned with vocational education and career preparation and, therefore, these recommendations will focus upon, but are not limited to, areas where vocational educators can be most useful. In addition, these recommendations are based upon findings of this research; if agencies chose not to participate in this study and they do provide services, then the lack of these data may either reinforce or negate some of these recommendations.

Developing Awareness of the Displaced Homemaker Issue

The lack of awareness and understanding of the term, displaced homemaker, on the part of survey respondents became most apparent when persons directing similar programs chose to respond differently. One indicated that their services were available for displaced homemakers; the other indicated that this description did not fit their clients. The low percentage of positive responses can be partially attributed to this factor.

Another problem concerning displaced homemaker awareness is related to the age limitation specified by the Federal vocational education legislation and by other related legislation. Those helping such persons indicate that they vary in age; all are not over 35 or 40 years of age. Some respondents chose to indicate that their programs were not serving displaced homemakers since their clients do not always meet these age requirements. These researchers cannot solve this problem, but respondents do indicate that displaced homemakers vary greatly in age with resulting variations existing in client needs due to this. Perhaps the descriptive information needs to focus less upon the age criteria and more emphasis needs to be placed upon other similar problems of these clients.

Several methods of increasing awareness of this issue on the part of agency personnel, related professionals, potential employers, and legislators will be suggested.

-- A series of in-service education workshops must be held to educate those providing services that can be of assistance to the displaced homemaker. Similar workshops could be held in differing geographic areas of New Jersey. Featured speakers should include administrators or professional employees of well-established programs, displaced homemakers, persons involved on the State Displaced Homemaker Task Force, related educators and researchers, and representatives of industry and agencies who employ such persons. Participants should be provided with bibliographies and copies of most relevant articles. Funding and support probably would need to come from related State agencies or divisions. Efforts must be made to cross traditional lines and include representatives from educational, service, and other types of agencies. In this way these persons will learn of other agencies which provide supplemental needed services to the same clients.

-- Many of those who direct agencies which can serve displaced homemakers will not attend scheduled workshops. They need to be made aware of this client's specific needs and characteristics. Brochures and pamphlets can be developed which effectively describe this person. The pamphlet, 'Wisconsin's Displaced Homemaker", developed in Wisconsin and widely distributed across the United States is one example of such an educational device. Funding provided in New Jersey could be used to develop materials which include statistical and descriptive information pertaining to displaced homemakers here. These communications are brief, quickly read, and easily understood; they are a means for drawing attention to the issue. Distribution must include several types of agencies, not just educational ones.

-- Most professionals who are employed in areas where services can be directed toward these clients belong to related professional associations. These groups often publish state newsletters and hold geographic and/or state meetings periodically. Those who are concerned with and informed about this issue need to be aggressive in their professional associations and encourage the inclusion of speakers, workshops, or study sessions on this topic. Newsletter publications are needed.

-- Within specific groups, in-service education must be provided which relates to developing displaced homemaker awareness and suggesting specific methods of meeting client needs. For example, many of those who direct community based adult education programs or vocational technical schools are unaware of specific needs of this group which differ from those of other adults. The methods which could be used to attract and serve such clients directly in their home areas are numerous. In all probability new funding is not needed to do this since the services are there; instead, an awareness to the issue must be developed. Similar in-service education programs are suggested for those directing local welfare offices, YWCA/YWHA personnel, Cooperative Extension personnel, CETA and WIN project administrators, those in local offices of the New Jersey State Employment Service, and personnel of local offices for the aging.

-- Some currently published newsletters and newspapers are widely distributed and read by a variety of persons. INTERACT, published by the New Jersey State Department of Education, is one such publication. A series of articles relating to this issue and citing examples of outstanding programs which serve displaced homemakers would be timely.

-- Learning packets have proven to be effective devices in several educational areas. Funding for the development and distribution of a packet focusing upon the displaced homemaker -- history of term, identification of persons, specific needs, related legislation, methods of serving, evaluation of services, etc. -- is needed. If available for central distribution through a central office such as the New Jersey Vocational-Technical Curriculum Laboratory at Rutgers, this packet could be used by students, agency personnel, and related scholars from many fields.

-- The Network News, the newsletter of the Displaced Homemakers Network, is a bi-monthly publication serving as a formal communication link between displaced homemakers, displaced homemaker service providers, and other supporters. Those in central offices of agencies should subscribe to this inexpensive publication, as should local personnel, if possible. It is an invaluable educational device for those who need background information about this issue and the only comprehensive source of current funding, programs, publications, related issues, as well as being an organ for displaced homemakers to publish their problems and viewpoints.

-- Vocational educators can serve displaced homemakers in a variety of ways which will be discussed later. A few means of increasing their awareness of this issue, which supplement those listed above, need to be considered.

Library resources need to be established at State colleges and at the State universities. This report includes a partial bibliography and new resources are continually available. Those completing degree programs, involved in related research, or course work need reference materials. Curriculum materials, career development references, and collections of particularly useful materials could be kept at each EIC center.

A listing of vocational educators and specialists in this area serving these clients effectively could be made available to facilitate communication between professionals offering specific assistance to those developing programs.

Examples of particularly effective techniques as, for example, in attracting displaced homemakers to programs, placing them in jobs following preparation, or increasing home-career management skills should be made visible to other vocational educators through some of the means previously cited.

Either in existing college courses related to women's issues, or through special workshops or short credit courses, vocational educators should receive formal instruction relating to the historical perspective, current dilemma, and specific educational implications of this issue.

-- Potential employers of displaced homemakers need to be made aware of the advantages of hiring older women. Discrimination in employment is a particularly difficult problem. Those in education or job placement, those working with advisory committees, and those counseling successfully placed clients must alert employers and groups of potential employers about these persons. Suggested methodology includes: letters of reinforcement following the hiring of successful candidates, distribution of pamphlets or brochures about job capabilities of older women which are developed specifically for this purpose, developing articles for company newspapers and magazines, appearing on radio interview programs addressing this issue, and developing short media announcements and articles. Employers should be encouraged to lower experience requirements and provide credit for "in kind" volunteer experience.

Women who are successfully employed should be encouraged to provide nearby employment services and specific job placement programs at neighboring educational institutions with information concerning available positions. In addition, these persons who were once displaced homemakers should encourage others within their place of employment to hire older women.

Meeting Needs of Displaced Homemakers

A woman whose lifestyle has changed drastically due to death or disability of a spouse, separation or divorce usually undergoes three phases of adjustment: 1) crisis, 2) transition, and 3) independence. During each phase specific supportive services are needed and, generally, she cannot move to the next phase until the demands of the preceding phase are met. Vocational education is most needed during the transition and independence phases, but this vocational educational experience will not be altogether successful unless the crisis phase has passed. Consequently, the services found available for crisis will be examined and some recommendations will be made concerning their availability, but the major focus will be upon the later phases since education occurs there.

The Crisis Phase

A variety of types of services were surveyed which can help displaced homemakers adjust. These are, for the most part, isolated, sparsely distributed, and not generally visible to clients. Exceptions exist and there are those centers where many women are being served in a variety of ways. Women Helping Women in Middlesex County is an example where counseling, support groups, referral, and related workshops take place. Great numbers of clients hear of these services without any formal means of publicity; they come from considerable distances; the numbers of persons served tax staff abilities. The need is great in this geographic area even though survey findings indicate more available services are found here than in any other geographic area. Agencies providing crisis assistance often lack needed help. Women Helping Women, for example, operates on funding which is temporary -- grants for periods of one to three years. A more permanent means of funding for worthy private and public centers is needed.

Specific displaced homemaker centers exist in only 3 locations. Battered women shelters are available according to a Division of Women master list, but only 2 possible shelters responded to this survey. For women who meet the necessary criteria, some assistance can be found through local DYFS offices, Welfare, religious organizations, one or two county Cooperative Extension Service offices, at a few YWCA/YWHA locations, some mental health centers, and in a variety of other manners. However, very few of these respondents indicated any particular commitment to displaced homemakers or sought to attract these specific clients in a formal manner.

Funding sources are needed for the establishment of permanent services dedicated to displaced homemaker demands or for the education of professionals directing such existing services in order that they might better serve displaced homemakers.

-- Worthy private centers need financial support -- particularly on-going funding. Ann Wexler, Administrative Coordinator of Women Helping Women expressed the problem as follows: "We would like to expand what we offer in our groups to include areas which directly relate to home economics. These include financial management of family budget, nutrition, especially at times of stress, consumer education, parenting skills, and many others. If funding were available we would be able to provide more extensive training of our volunteer group leaders, as well as bringing in outside speakers from these different areas."

-- Those counseling women (clergy, social workers, psychologists, therapists, and others) need education concerning the crises that displaced homemakers are involved in.

-- Support groups need to be established in existing centers such as senior citizen centers.

-- A county-based service coordinating agency or center is needed in each geographic area.

-- A State Displaced Homemaker Information Network should be established and be regularly supplied with information and data from county and municipal levels.

-- Consumer/legal services available to displaced homemakers must be increased. Lawyer services and legal assistance programs are needed; home economics consumer education specialists can assist families gain money management skills. Brochures concerning women's legal rights need wide distribution. OWLA (Organization of Women for Legal Awareness) needs financial support. More research is suggested regarding functions of the Women's Division of the New Jersey Bar Association. A legal services network should be established to publicize lawyer/legal assistance programs that have been of proven help to displaced homemakers. Clients need assistance in getting child support and collecting alimony payments.

-- Transportation is often a severe problem for women in the crisis phase, particularly in rural and suburban areas. Existing services cannot be reached due to lack of transportation. Reduced rate public transportation, use of existing senior citizen transport facilities, provision of transportation to evening programs, or development of car pool lists may help.

-- A "crisis phase" newsletter developed on a county-wide basis may alert both service providers and clients to available services.

-- Day care is of limited availability. Women seeking and using services need to have their counseling needs met without the interference of young children and young children need the social/emotional support provided by positive peer interaction and emotionally stable adults. Funds to help centers provide these services are needed.

-- Using funding from several sources, displaced homemaker centers patterned after those successful ones found in other states need to be established.

-- Responses from Offices on Aging indicate that the specific needs of aged, widowed, or divorced displaced homemakers are not being met. By virtue of age, economic status, set value systems, and physical limitations this individual's plight is particularly severe. Educational offerings and crisis support groups could become part of the senior citizen center programs. Opportunities for employment for the physically able in a variety of homemaking/child care services abound in most communities if a centralized office matches employers and employees. The psychological rewards of the older person/young child relationship are often pleasing for each individual.

-- Support therapy can become part of religious and community groups. Those Displaced Homemaker Task Force members able to publicize the need, means, and methods at organizing such need to visit church governing bodies of the wider geographic level, thereby reaching many individual congregations; they need to encourage their own community women's clubs and service organizations to respond.

-- Only family service agencies seem to be making provision for meeting the needs of the children of displaced homemakers. The crisis experienced by mothers will certainly affect the learning ability and psychological stability of the child. School systems must be encouraged to provide in-service education sessions which alert staff to the characteristics and needs of these children, to support the formation of peer support groups, and to collect and analyze data concerning the problems of these children and means of assisting them.

The Transition Phase

After the immediate emotional crisis is passed, the displaced homemaker needs to prepare herself for wage earning and self-sufficiency. Counseling, vocational guidance, career development, specific job related training, job placement, and follow-up are all required. At the same time, continued therapy, support group membership, or counseling may be warranted. Adult continuing community education schools, vocational-technical schools, and two- and four-year colleges can provide a variety of these services but many, according to survey responses, do not directly relate to meeting needs of displaced homemakers. These adults lack personal and financial support; many are living with severe emotional trauma; their ability to learn may differ significantly from that of the typical adult or youthful student.

Since this client/learner is often limited by financial resources and transportation, lacks a feeling of self-worth or academic ability, and has pressing emotional demands, she seems best suited to a local, familiar learning environment. The community adult learning center or evening school seems to be a logical place for centering services. Some persons may move into training programs at either county vocational-technical schools or community colleges, and some may be referred to four-year colleges and universities if their goals, skills, and education warrant. Displaced homemakers come from all educational and socio-economic backgrounds; provisions must be made for utilizing each type of experience; each student needs to develop to her fullest.

Recommendations will be grouped around specific areas of need from counseling and career development to job placement.

Counseling During the Transition Phase

-- Counselors in each type of educational facility need to be trained regarding characteristics and needs of displaced homemakers. Specific techniques for assisting these persons must be developed and tested. Counseling available for "all" students does not necessarily serve displaced homemakers adequately.

-- Community adult education and adult evening schools do not usually offer counseling to students nor is any data collected that is relevant to student characteristics and needs. It is difficult to develop students to their fullest potential when one knows neither their background, capabilities, desires, or limitations. Each adult education facility needs at least one counselor capable of guiding displaced homemakers with regard to educational development. This person needs to be knowledgeable about career development, the education of women, and the specific educational services and offerings of surrounding institutions. In geographic areas where local adult education programs do not exist or cannot be expanded to include educational counseling services, this type of readily available assistance may be added to ongoing programs, as for example, YWCA programs, or these services may be provided at scheduled times at local libraries or community centers.

-- In Maryland, The Center for Displaced Homemakers, a project of the Baltimore New Directions for Women Corporation, administers a complete displaced homemaker program. Almost all of the staff are displaced homemakers who provide services related to determining each individual's status, counseling relative to emotional adjustment, building career-path readiness, economic assistance, resource development, referral, and career counseling. Particularly unique is the Career Path, a part of the group services area where support groups are facilitated and public workshops offered. Clients attend workshops planned to help them identify existing skills and translate these into job skills. Topics relate to values clarification, skills identification, stress management, assertive behavior, time management, non-traditional skills and careers, regular skills identification, and job market realities. Although the total displaced homemaker center is the ideal setting for such assistance, it must be recognized that a few funded centers cannot serve New Jersey's widely dispersed population. If these services are provided within existing local educational facilities such as adult and vocational-technical schools, and are directed by those very familiar with the problem (displaced homemakers, mid-life females, professional vocationally trained home economists), then large numbers of needy women should take advantage of them. Funding agencies can specify that data be collected relative to location, provision, and type of services relative to usefulness; comparisons may be made.

-- Women's life patterns have been described as including differing sequences of occupations. Those related to a stable homemaking career, the conventional career for a short period before full-time homemaking, the interrupted (career-marriage-homemaking-work) career, and the unstable career (vacillating between career and homemaking) leave women vulnerable to displacement difficulties. In addition, the multiple trial career which includes a succession of unrelated jobs develops no stability or sense of life's work. Women need to develop specific goals and career patterns. Displaced homemakers must receive vocational counseling based upon these and other factors unique for women. If vocational counselors are not currently knowledgeable about female career patterns, employability, and work-home relationships, such courses should become a part of their continuing or in-service education.

-- Past experiences related to the homemaker's work can become valuable assets in seeking employment if these are recognized. Career counselors need to realize that the experiences related to child care, home nursing, food preparation, household maintenance, and home management can lead to positions in day care for children or elderly (in one's own home or nursery/day care centers), marketing services (shopping for others), house cleaning services, home care aide or homemaker companion, and food preparation and service. Funding should be provided for developing assessment techniques and instruments which help counselors identify these already present abilities and interests and guide women in finding related positions. In addition, many women have organized agencies which provide these demanded services. Counselors can help identify women with managerial talents and direct them into related areas of study.

Developing Job and Life Skills During the Transition Phase

Several educational programs and institutions are found throughout the State. A variety of specialities are usually available to any candidate who qualifies. Displaced homemaker problems often deter them from taking advantage of these offerings. The following suggestions would help alleviate these difficulties and focus the displaced homemaker's attention on skill training.

-- Many women lack the time, energy, necessary transportation, or emotional where-with-all to take advantage of educational programs which are not conveniently located.

More offerings of a greater variety are needed at local adult school settings. Only too often the job related skill training provided is focused in the secretarial areas. All women do not wish to choose this profession. Other offerings are usually related to hobbies and special interests and do not develop wage earning skills. Vocational courses related to preparation for home economics related occupations (HERO) are needed.

-- Existing diploma programs frequently provide no academic credit for related life experiences. For example, a person who was the chairman of a cooperative nursery school association certainly had many experiences relevant to a nursery school certification program. Rigid academic requirements might be relaxed somewhat for older adults without sacrificing quality. Likewise, recognition of skills acquired in other volunteer work is nearly non-existent. Educators and counselors should again assess skills gained in an area, develop with the client a set of skill training goals building on experience, and direct the client toward employment in the related area.

-- Vocational technical school professionals need to work closely with trade union personnel in gaining spaces for older women in related training programs leading to job placement. Counselors must encourage women to pursue these non-traditional, higher paying jobs.

-- Many displaced homemakers are in severe economic crisis. In order to attend school, they need to be employed. A few Federally funded programs provide monies for a combination of wage-earning and educational experiences, but an insufficient number of persons are assisted. Work/study school programs are needed. Such positions may provide on-the-job training and fill the experience requirement often needed for employment.

-- Greater emphasis needs to be given by vocational educators and other academic program planners to the job market and job availability. Displaced homemakers need to develop job skills in areas where jobs are available. Unfortunately, experience and statistics show too many persons trained for non-existent jobs!

-- Very few academic institutions provide day care facilities; many of those who do, offer services only for the children of full-time students. Funding for developing these facilities is necessary. In many cases, day care facilities can become laboratories for child development students.

--Because older women may have been out of the academic world for several years, they may need remedial skills courses such as reading proficiency, academic research and writing, how to study, etc. Special non-credit workshops or courses should be available.

-- Many displaced homemakers need academic training related to the development of life skills. Some educational institutions and private agencies are providing courses related to management skills for home and job, nutrition, developing problem-solving abilities, values clarification, preventive health care, financial management, and other essential life skills. Few of these agencies indicate that they employ professionals qualified to teach these courses. Even at community evening adult schools, teachers often lack specific educational training. An interest in a subject and willingness to teach it does not mean that accurate, factual information is provided. Teacher qualifications need to be specified. No one can teach home economics related subjects because she/he is a "good" homemaker nor nutrition because the person is a self-educated food faddist. Individual counseling sessions which include information related to the above mentioned subject matter foreign to psychologists must be suspect with regard to accuracy of information. Whether funding is or is not available, professional qualifications of teachers need to be detailed.

-- Educational offerings must be publicized if clients are to be attracted. Carefully developed funded workshops for displaced homemakers in Hunterdon County were well publicized and still did not attract enough participants. Monies should be alloted for publicity and for comparing the effectiveness of various methods of publicizing information.

- Monies are needed for developing curriculum materials that can be used by many agencies who serve displaced homemakers. Video tapes, cassettes, printed curriculum guides, case studies, etc. related to topics of general education for this group can be developed and widely used.

Job Placement in the Transition Phase

The task of locating a job is particularly difficult for older women. Agencies that receive vocational education funds must provide information relative to job availability before program development and implementation occurs. Advisory councils are needed. In the case of displaced homemakers, these criteria must be strictly adhered to.

- Survey results indicated that many agencies which provide skill training do not follow through with job placement. Any proposals for funding must provide concrete evidence of methods to be used for job placement and indicate how records will be kept which show success or failure in this endeavor.
- Records must be required of educational institutions to insure the collection of follow-up data on graduates. This should involve current position, positions held since graduation, salary range, etc. Continuance of programs should be related to this data.
- Courses related to selling oneself, aggressive methods for the job search, resumé development, etc. should be

developed.

-- Local employers should be educated concerning displaced homemakers' special qualifications and availability.

The Independence Phase

Hopefully, displaced homemakers achieving independence will need to rely less upon previously used services. Some new areas do emerge after the crisis has passed and relative financial security gained.

-- Attention must be given to the development of the career ladder concept. Counseling related to upward movement on the job ladder and further study must be provided at adult learning centers. Many persons will have entered the job market in entry-level positions; still others will have entered at higher levels. In order to reap economic benefits and increased job satisfaction, plans for vertical job movement are necessary.

-- Job placement assistance may still be necessary. Those who complete vocational programs should be encouraged to return to placement and alumni offices in order to facilitate job changes and provide current data on employment locations.

-- Agencies which use the peer support-group concept need to involve women crisis survivors in helping others. Some provide additional training and/or stipends, thereby encouraging participation in leading therapy groups, becoming telephone partners, and providing other understanding help.

-- The ever present challenges faced by adults, older persons, or single parents who live alone are legion. Once the independence stage is reached, displaced homemakers are ready for involvement in adult educational offerings related to interpersonal relationships, the development of leisure time activities, home or car repair and maintenance, physical and health care, single parenting, and others. Related curricula need to be developed, courses offered, and evaluative data collected.

The Education of Women: Preparation for Lifestyle Changes

All persons, male and female, will be forced to adapt to unforeseen changes in lifestyle and patterns of living. In order to prepare individuals to cope, certain components of the educational process need special emphasis for those still undergoing formal education and, for those who view themselves as having completed this phase, these components should be provided in informal educational settings. Because the displaced homemaker is usually female, particular attention must be paid to the problems faced by females in our society.

Young girls, even today, plan their future without regard for what life may have in store during and following marriage and child rearing. Home economists, as professionals whose concern is the family and societal influences upon it, and who teach large numbers of young persons, are in an ideal situation to assist young women in developing life planning skills.

-- Funding, in the form of mini-grants, for summer home economics educator workshops might be used to assist innovative home economists:

1) to develop units for family living classes which concentrate upon self evaluation, exploring life and career options, consideration of possible effects of life events such as divorce or death, and adjustment processes, and designing individual life plans.

2) to explore the vast array of community resources available for families and involve students in an assessment of these related to the needs of specific family types.

3) to develop unique methods (games, problems for solving, role playing situations, case studies workbooks, cassette interviews with displaced homemakers) which might be publicized and used by others to stimulate student awareness and develop coping skills.

4) to identity and bring together displaced homemakers who can serve as resource persons for students to work with, thereby developing awareness of this dilemma and, in turn, to provide some assistance to these displaced homemakers.

5) to identify children of displaced homemakers in their own school setting, and with the assistance of other professionals, develop sources of assistance and understanding for these youths.

6) to incorporate into existing courses learning activities directed toward developing the ability to manage existing resources of time, energy, money, personal skills, and related personnel, and to reorganize as changes in these occur.

7) to develop programs which focus upon the problems faced by children of displaced homemakers that might be presented to other school and community professionals and possibly parent-teacher organizations.

Women who have reached critical points in their lives need to be involved in continuing education which focuses upon life's progression and fluidity. Awareness of problems related to medical and retirement benefits, estate planning, credit, financial management, preparation for wage earning and others which affect displaced homemakers must be developed before displacement occurs. Women need to realize that a high percentage of middle-years females will face these difficulties. Preventive efforts to avoid some of these difficulties can be made now. Continuing education can occur in a variety of places. It is unlikely that most women will freely choose to attend existing courses without some incentive since most do not foresee difficulties for themselves. Innovative approaches are needed. Funding might be provided for some of the following:

-- Organization of a speakers bureau consisting of persons familiar with topics related to the displaced homemaker dilemma. Audiences could include women's clubs, parent-teacher organizations, or those gathered at community centers or libraries.

-- Provision of booklists and books to local municipal libraries. Included might be non-fiction autobiographies and bibliographies, fiction, and those books providing an in-depth study of the issue. The resource list from this report would be a helpful beginning when combined with that distributed by the Displaced Homemaker Task Force.

-- Development of traveling displays that are related to this issue and that could be placed where visible to many lay persons (community centers, schools, libraries, churches, shopping centers, etc.). Brochures and pamphlets might be included.

-- Assisting interested media personnel as they develop feature articles related to this issue or providing news releases. The three-part series of articles on displaced homemakers by Georganna Rosen appearing in the June 17, 18, 19, 1979 issues of the Home News (New Brunswick) is an excellent example of this type of campaign.

-- The development of life-planning workshops which could help women consider their strengths and weaknesses, formulate objectives and develop plans for achieving these. Women at different stages in the life cycle could be brought together to share and compare experiences.

-- The development, testing, and publication of curricula for use in a variety of adult community education settings (public and private). These offerings could include courses related to: developing decision making and problem solving skills, formulating life plans, career vs. homemaking or both, single parenting, coping with change, financial resource management and planning on one's own, preventive health care, selling volunteer experience, household maintenance or auto maintenance, and nutritional needs of parents and children. In each case skills are being developed which will be useful if a homemaker becomes displaced.

Geographic Distribution of Services

As presented in Chapter III, findings indicate that services, although inadequate, are not distributed across the State, but instead are most prevalent in more densely populated areas. Recommendations focus upon increasing services in the counties where few are available.

-- All counties contain vocational-technical schools, adult education programs, high schools, and are provided for by 16 two-year colleges. These facilities and their programs are localized and geographically available. Counseling centers related to meeting educational needs of displaced homemakers can be added at these facilities.

-- Centralized listings of available services and organized groups of interested persons, and those representing existing agencies, need to be generated. Educational agencies may need to provide this impetus.

-- State directors of those agencies contacted which can provide services must provide energetic action in their local offices to recognize this issue and begin providing services.

-- After the numbers of potential clients are geographically determined, the location and establishment of displaced homemaker centers can proceed.

-- News releases concerning this issue should be developed by professionals in geographic areas and distributed to local newspapers.

Research Recommendations

The almost complete lack of sound research underway at any agency returning a questionnaire was deplorable. No one stated hypotheses to be tested or questions to be answered through research. Respondents seemed to view research as unnecessary because it was felt they were successfully completing their tasks, or it was not important, or too costly. Research and evaluation did not seem to be logically related to fulfilling institutional/agency objectives. It is possible that respondents simply did not want to take time to answer this question, but these blanks do not suggest a commitment to problem solving through research methodology.

A few suggestions for research have been made throughout this final chapter, and those added here should be viewed not as concluding ideas, but as a beginning since this field is virtually unstudied. Funding agencies need to reserve funds for research, thereby encouraging professionals to recognize and solve problems in a systematic manner. Suggested topics for further study follow. Many agencies have reported difficulty in reaching displaced homemakers and attracting them -- getting them to participate. A variety of recruitment methods may be used; data comparison could help in identifying those that are most successful.

Returns by the post office suggest that many service agencies are in existence for short periods. Meaningful data might provide clues as to why this occurs.

Persons interested in assisting displaced homemakers in some geographic areas of New Jersey have indicated that few services exist in these areas in relation to the numbers of clients. If services are to be provided, expanded, or restructured, a concrete need must be established. Numbers of displaced homemakers and related demographic data are needed. Research methodology can be employed to gather this information.

Some respondents indicated a need for community-based centers where local residents could seek assistance and referrals when help is needed. Many services exist but there is usually no coordinating agency where displaced homemakers can feel accepted or understood, and where needs can be analyzed and referrals made to already existing organizations. Funding is needed for such centers with specifications for collection of relevant data concerning numbers and characteristics of clients served, methods of compiling agency and client data, professional hours per number of clients served, evaluation of services by clients, and other facts related to centralized office effectiveness.

Much literature is being published concerning characteristics of displaced homemakers. Generalizations are made concerning family size, needs, lack of resources, and age. However, New Jersey residents may have many problems different from those of other United States citizens because of the State's location, economy, climate, population density, distribution of populace, etc. Careful samples of displaced homemakers need to be selected in different geographic areas of New Jersey, and then these persons must be surveyed to determine what types of services will best provide for their specific needs.

The need for developing curricula, learning packages, video tapes, etc. in content areas of home economics which can serve to develop the awareness of women to the importance of recognizing and planning for varying life patterns and to meet specific needs of displaced homemakers for financial management skills, values recognition, single parenting information and other related areas has been stated. Research methods must be used by educators developing curricula to determine needs, develop materials based on these needs, test, and evaluate these materials.

Summary

Recommendations related to the provision, coordination, and unification of displaced homemaker services in New Jersey have been made based upon those positive questionnaire responses received from agencies surveyed. These suggestions are organized into areas related to: 1) developing awareness of the displaced homemaker dilemma, 2) the education of women concerning recognition of life patterns, 3) meeting needs of displaced homemakers during the crisis, transition, and independence phases, 4) geographic distribution of services, and 5) future research needs. One base upon which recommendations were formulated was the significant underlying component of the total problem -- that of the development of awareness by social service agencies, educators, related professionals, women of all ages, and the public. A second consideration was the absence of available data concerning numbers and characteristics of New Jersey displaced homemakers and corresponding agency data regarding those served. Recommendations were also based upon the need for coordinating services, localizing services, and developing centralized lists of services in each geographic area and at the State level. Finally, suggestions were proposed pertaining to the development of increased numbers of employment, career development, and counseling services which are directed by those familiar with the problems of older women returning to the world of work and with the educational programs available to these persons.

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RUTGERS
THE STATE UNIVERSITY
OF NEW JERSEY

APPENDIX A

DOUGLASS COLLEGE • NEW BRUNSWICK • NEW JERSEY 08903

March, 1979

Dear Colleague:

Public Law 94-482, Education Amendments of 1976, Title II, "includes a mandate to provide vocational education for...persons who had solely been homemakers but who now, because of dissolution of marriage, must seek employment." To help fulfill this provision, a survey of institutions and agencies providing services to displaced homemakers is being conducted by researchers at Rutgers University under the auspices of the New Jersey State Department of Education, Division of Vocational Education and Career Preparation. Data obtained will indicate the present status of displaced homemaker services in New Jersey. Recommendations for additional services, program coordination, etc., will be based on analysis of the data. If you provide services to displaced homemakers, are concerned about them and have suggestions for future efforts, your response to the enclosed questionnaire is needed.

The displaced homemaker is a person who throughout adult life has maintained a home and has been dependent on a spouse for financial support. Displacement occurs when, as a result of divorce, separation, or the spouse's death, the person must become self-supporting. The person is often without job skills and generally not eligible for federal or state welfare assistance, unemployment benefits or Social Security benefits. Because the displaced homemaker ranges in age from 40 to 62 years and lacks marketable skills, entering the world of work is a challenge.

The enclosed questionnaire elicits information regarding the existence/status of programs, activities and services in vocational guidance and counseling, career planning, skill training and job development which specifically addresses displaced homemaker needs as well as information about this group. Data will be used by the Division of Vocational Education and Career Preparation, Home Economics and Consumer Education for the development and implementation of a unified/coordinated program of action.

This study must be completed by June 30, 1979; your immediate response is needed. The researchers realize that the questionnaire is lengthy. We urge you to give it careful consideration since complete and accurate information is required if future program coordination is to fill existing needs.

You may include additional information on attached pages. Resource materials, catalogs or brochures which describe your program would be welcomed by the project staff.

Questions may be directed to the researchers, Dr. Ann McChesney (201 - 932-9516) and Lois Van Iderstine (201 - 469-1194). The staff wishes to express its appreciation for your cooperation and attention to this matter.

Very truly yours,

Ann S. McChesney

Dr. Ann S. McChesney
Project Coordinator
Department of Home Economics
Davison Hall
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New Brunswick, New Jersey 08903

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Enclosures: Questionnaire
Self-addressed envelope

DISPLACED HOMEMAKER QUESTIONNAIRE

INSTRUCTIONS: Complete as directed and return in enclosed stamped and addressed envelope. If more than one group in your organization works with displaced homemakers, please request additional copies or send name(s) and addresses to us. Please pass this on to the correct person if it does not apply to you. If not applicable please check here _____, and return in envelope. Thank you.

I. GENERAL INFORMATION (Complete and/or check those that apply.)

Organization/Agency Name ____

County ______________ Address ________________________________ (zip)

Name and title of person completing this questionnaire: ______________________

______________________________________ Tel. # __________ Ext. ____

Describe organization or agency (Ex. 2-year college, community adult group).

Type of Organization/Agency

Public ______ Private ______ Commercial ______ Volunteer ______
State ______ County ______ Municipal ______ Coordinated
Profit ______ Non-Profit ______ Women's Center ______
Other (Describe) ______________________________________

Funding Sources

Federal ______ (Specify) ______________________________

State ______ (Specify) ______________________________

County ______ (Specify) ______________________________

Municipal ______ (Specify) ______________________________

Participant Fees ______________ Private Foundation/Organization ______

Personal Contributions ________ Combination (Specify) ____________

Other (Specify) ______________________________________

Staff Members Providing Displaced Homemaker Services

Total No. ______ Of these, how many are paid? ______ Volunteer? ______

How many are professional? ______ Semi-professional? ______

What educational training is required of professional staff? ____________

____

Any other specific qualifications needed for staff? Explain. ____________

____

From what areas of New Jersey do your clients come? List. ____________

____

How do you inform and recruit potential clients of your services? ________

____

List agencies with whom you work and those who should also receive this questionnaire. ______________________________________

____

II. Services provided which are specifically designed to serve displaced homemakers. (Check those that apply.)

General Services

Counseling _______ Individual _______ Group _______
Psychological/psychiatric consultation _______
Support groups _______ Therapy groups _______
Assistance with medical problems _______ Financial problems _______
Legal services _______ Child care _______ Other (specify) _______________

Employment Services

Career planning _______ Aptitude testing _______ Job development _______
Vocational guidance _______ Resume writing _______ Job interviews _______
Selling past experiences _______ Finding a job _______
Other (specify) ____

Specific Job-Related Skill Training

Special courses which develop job skills? Yes ____ No ____ List course titles.

Refer clients to agencies providing skills training. Yes ____ No ____
Please identify agencies.

Placement services for program participants. Yes ____ No ____

Educational Offerings Related to Specific Concerns

Financial planning _______ Nutrition _______ Consumer education _______
Home/job management _______ Parenting _______ Personal development ______
Assertiveness training _______ Marital separation/divorce _______
Preventive health care _______ Dealing with death/disability of spouse ____

What form do these educational offerings take?

Workshops _______ Of what length? ___________
Regularly scheduled classes _______ Minutes per class? ___________
Number of weeks? _______
Single meetings _______ Length of meeting? ___________
Other (describe) ____
____

With what regularity are the services of your organization/agency provided?

On-going, following preset schedule _______
As client demand requires _______
No specific schedule _______
As funding permits/is available _______
Other (specify) ____
____

III. The Client. Displaced homemakers differ markedly but certain characteristics are probably outstanding. Briefly describe your typical client using the aspects listed as a guide.

Marital and family status:

Socio-economic group:

Age:

Years of formal education received:

Special employment needs:

Other specific needs:

Do men use your services? Yes _____ No _____ Percentage _____

What is the average number of clients served yearly? _______________

Other Aspects of Your Displaced Homemaker Commitment

Are you evaluating the effectiveness of your displaced homemaker services? Yes _____ No _____ How?

Are you involved in research related to displaced homemakers? Yes _____ No _____ Describe.

What future plans or direction do you visualize for your displaced homemaker program?

What needs for services to displaced homemakers are you aware of in your geographic area? in New Jersey?

Are you aware of other displaced homemaker services that should be considered by the survey investigators? Please indicate.

Do you have printed resources that have been exceptionally helpful to you? Please list.

Would you prefer to be contacted by telephone to better describe your program? Yes _____ No _____

Would you suggest a personal on-site visit? Yes _____ No _____
Please give necessary details to accomplish this (person to contact, telephone, etc.).

APPENDIX B

DISTRIBUTION OF GENERAL COMMUNITY SERVICES RESPONSES AND PROGRAMS

	Total Sent	Returns	% of Returns	With Services	% With Services	Without Services	% Without Services
General Community Services							
Family Service Agencies	35	16	46	13	81	3	19
Guidance Centers	5	4	80	2	50	2	50
Counseling Services	19	6	32	4	67	2	33
Human Services	10	5	50	1	20	4	80
Visiting Homemaker Services	8	8	100	5	63	3	37
Volunteer Agencies	2	1	50	1	100	--	--
Community Action Programs	22	6	27	4	67	2	33
Community Centers	35	7	20	1	14	6	86
Miscellaneous Community Services	69	35	51	12	34	23	66
Totals	205	88	43	43	49	45	51